

1	2	3	4	5	6	7	8
97. Woori Bank		140	0.00	291	108.16	291	0.04
98. Foreign Banks		2,99,575	11.38	3,36,609	12.36	3,76,621	11.89
99. ALL SCBs		68,75,748	14.82	75,60,666	9.96	81,78,575	8.17

Source: Reserve Bank of India.

Regarding loan waiver by Government

†936. SHRI MAHENDRA SINGH MAHRA: Will the Minister of FINANCE be pleased to state:

(a) the names of the companies which had taken loans of more than ₹ 50 crores from the nationalised banks and did not repay it;

(b) whether Government has waived-off these loans;

(c) if so, the list of companies along with the amount of loan taken by them and the amount of their loan waived-off;

(d) whether Government will take a decision to waive off the loans taken by farmers, on the same lines; and

(e) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) to (c) In exercise of powers conferred under Section 27 (2) of the Banking Regulation Act 1949, the Reserve Bank of India (RBI) collects credit information from banks under the CRILC reporting system operationalised from September, 2014. Similarly by exercising powers conferred upon it in terms of Section 45-C of the RBI Act 1934, the RBI collects returns containing credit information from banks. Under Section 28 of the BR Act 1949 as well as Section 45-E of RBI Act 1934, Reserve Bank can disclose information in such consolidated form the Bank deems fit. RBI is prohibited from disclosing borrower-wise credit information collected as per provisions of the above statutes. The details of the loan written-off by PSBs in the financial year 2015-2016 is given in Statement.

(d) and (e) RBI has issued instructions on Compromise settlements *vide* DBOD.BP.BC.81/21.01.040/95 dated July 28, 1995. Banks are free to engage in OTS/ Compromise Settlements with borrowers as per their Board approved internal policy, their

†Original notice of the question was received in Hindi.

commercial judgement and extant regulatory guidelines. RBI has issued the following circulars in this regard:

RBI circular dated May 2, 2001 advising banks to make increasing use of Lok Adalats for settling bank disputes involving smaller amounts upto ₹ 5 lakhs.

RBI circular dated October 24, 2001 permitting banks to participate in Lok Adalats organized by DRTs/DRATs.

RBI circular dated August 3, 2004 increased the ceiling of cases referred to Lok Adalats from ₹ 5 lakhs to ₹ 20 lakhs.

RBI circular dated October 4, 2007 prescribing guidelines on valuation to be done in compromise settlements/sale of NPAs to ensure that the Net Present Value (NPV) of settlement account is not less than the NPV of the realizable value of security.

RBI circular dated November 30, 2007 advising banks to obtain a consent decree from the Court/DRT/BIFR where the case has been filed for any settlement arrived at with the borrower. RBI circular dated June 21, 2010 directing the sanctioning authority of OTS/compromise, to append a certificate stating that the OTS/compromise is in line with RBI guidelines. The decision relating to Compromise settlements including Write off is done by banks as per a Board approved policy.

Statement

Public Sector Bank-wise data on Write-offs as on 31.3.2016

(₹ in crore)

Bank Name	Write offs
Allahabad Bank	2,097
Andhra Bank	1,179
Bank of Baroda	1,664
Bank of India	2,374
Bank of Maharashtra	903
Bharatiya Mahila Bank Ltd.	0
Canara Bank	3,387
Central Bank of India	1,279
Corporation Bank	477

Bank Name	Write offs
Dena Bank	1,488
IDBI Bank Limited	5,459
Indian Bank	926
Indian Overseas Bank	2,578
Oriental Bank of Commerce	1,668
Punjab and Sind Bank	335
Punjab National Bank	7,340
Syndicate Bank	1,995
UCO Bank	1,573
Union Bank of India	792
United Bank of India	649
Vijaya Bank	510
Nationalised Banks	38,674
State Bank of Bikaner and Jaipur	1,399
State Bank of Hyderabad	1,569
State Bank of India	15,763
State Bank of Mysore	588
State Bank of Patiala	1,156
State Bank of Travancore	398
SBI Group	20,873
Public Sector Banks	59,547

Source: RBI

Utilisation of Swachh Bharat Abhiyan Cess

937. SHRI P.L. PUNIA: Will the Minister of FINANCE be pleased to state:

(a) the total amount of cess collected under the Swachh Bharat Abhiyan Cess since November, 2015 and the total amount utilised out of it;