

1	2	3	4	5	6
29.	West Bengal	729.02	1,362.99	658.95	13,443.28
	TOTAL (States)	11,008.82	11,939.76	12,504.10	1,46,964.27
UT's					
1.	Delhi	-			
2.	Pudducherry	81.96	72.00	72.00	NA
	TOTAL (UTs)	81.96	72.00	72.00	NA
	GRAND TOTAL	11,090.78	12,011.76	12,576.10	

Source: Additional Disclosure to Statement No. 15 of Union Govt. Finance Accounts.

* No loan shown during 2013-14 as the States of Andhra Pradesh and Telangana are bifurcated during 2014-15 *w.e.f.* the appointed date, *i.e.* 2.6.2014.

Loan waiver for industrialists

†1509. SHRI KAPIL SIBAL:

SHRI PARVEZ HASHMI:

Will the Minister of FINANCE be pleased to state:

(a) the names of the industrialists alongwith their companies whose loans worth 1.1 lakh crore has been waived off by Government;

(b) the details of the waived off principle amount and the total amount of interest, entrepreneur-wise;

(c) the details of principle amount, time when the loans were sanctioned and the names of the banks who sanctioned loans to these industrialists for the first time and then subsequently; and

(d) whether any action has been taken against these defaulters; if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) to (d) No corporate loan waiver has been done by the Government. The banks write-off loans based on RBI guidelines and Board approved policy. Loans are written off after appropriate provisions have been made to take advantage of tax benefits and capital optimization. In respect of technical write-offs, RBI

†Original notice of the question was received in Hindi.

has permitted write-offs at Head Office level while recovery efforts are still continued at branch level. Disclosure of write-offs is mandatory to be published in the balance sheet of the banks as per RBI master circular on Disclosure in Financial Statements - 'Notes to Accounts' dated July 1, 2015. The details of write-offs is as under:

Public Sector Banks (PSBs) and Private Sector Banks Data on Write-Offs for F.Y 2016 and Current Year (upto June 30, 2016)

(₹ in crore)

Bank Name	F.Y 2016	June 30, 2016
Public Sector Banks	59,547	15,163
Private Sector Banks	12,017	5,441

Source: RBI

Share of steel manufacturing companies in NPA

†1510. SHRI HARIVANSH: Will the Minister of FINANCE be pleased to state:

- (a) the amount of NPAs in public sector banks as on date;
- (b) whether there is any improvement in the recovery of outstanding loans of the banks as a result of laws enacted by the Government for recovery of loans;
- (c) whether it is also a fact that the steel manufacturing companies are returning only a fraction of their outstanding loans; and
- (d) if so, total share of steel manufacturing companies in bad debts, and the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) The Gross Non-Performing Assets (GNPAs) of Public Sector Banks (PSBs) as on June 30, 2016 was ₹5,50,346 crore. The legal mechanisms available to lenders for recovery of their loans are outlined in The Recovery of Debts Due to Banks and Financial Institutions (RDDBFI) Act, 1993, The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 and Lok Adalats. The details of cases filed along with the outstanding amount for the last three years for Public Sector Banks (PSBs) under these channels are as follows:—

†Original notice of the question was received in Hindi.