

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 540**  
**TO BE ANSWERED ON 18<sup>th</sup> November, 2016 / KARTIKA 27, 1938 (SAKA)**

**‘OUTSTANDING LOANS’**

540 : SHRI RAM TAHAL CHOUDHARY :

Will the Minister of FINANCE be pleased to state :

- (a) Whether the cases of outstanding retail vehicle loans and non-recoverable retail vehicle loans are increasing every year, if so, the details thereof and the reasons therefor;
- (b) Whether the Government has conducted any review and if so, the details thereof; and
- (c) The effective measures taken/being taken by the Government to arrest such trend?

**ANSWER**  
**THE MINISTER OF STATE IN THE MINISTRY OF FINANCE**  
**(SHRI SANTOSH KUMAR GANGWAR)**

- (a) Outstanding retail vehicle loans have increased during the last three years. A Statement showing retail vehicle loans data reported by Scheduled Commercial Banks (SCBs) for previous two financial years & first Quarter of FY 2016-17 along with total Gross Non-Performing Assets (GNPAs) are as under.

(Amount in Crore)

Retail Loans - Outstanding as on Vehicle / Auto			GNPAs Vehicle / Auto as on:		
31-Mar-15	31-Mar-16	30-Jun-16	31-Mar-15	31-Mar-16	30-Jun-16
1,24,399	1,52,850	1,62,805	2,188	2,597	3,547

Source: RBI

- (b) & (C) :

No study has been conducted in this regard.

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