

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION NO: 1333
TO BE ANSWERED ON THE 22nd DECEMBER, 2017/PAUSHA 1, 1939 (SAKA)

QUESTION
STRESSED LOAN ACCOUNTS

1333: DR. BOORANARSAIAH GOUD:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government is focusing on top 50 stressed loan accounts;
- (b) if so, the details thereof, company and loan-wise;
- (c) whether the Reserve Bank of India/Government proposes to restructure the above loans or liquidate their assets, if so, the details thereof; and
- (d) if not, the other steps proposed to be taken by the RBI/Government in this regard?

ANSWER

**To be answered by
THE MINISTER OF STATE IN THE MINISTRY OF FINANCE**

(SHIV PRATAP SHUKLA)

(a) and (b): The Reserve Bank of India (RBI) has informed that the total outstanding amount for top 50 stressed borrowers, funded by Scheduled Commercial Banks, stood at Rs. 3,72,379 crore as on 30.9.2017. RBI has further stated that disclosure of specific borrower-wise details may attract provisions of Section 45E of the Reserve Bank of India Act, 1934, which provides that credit information submitted by a bank shall be treated as confidential and not be published or otherwise disclosed.

(c) and (d): Restructuring of loans is done by banks as per their Board-approved internal policy, their commercial judgement and extant regulatory guidelines stipulated by RBI. The Insolvency and Bankruptcy Code, 2016 has been enacted for reorganisation and insolvency resolution of corporates.
