

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
LOK SABHA  
UNSTARRED QUESTION NO: 3000  
TO BE ANSWERED ON THE 05<sup>th</sup> JANUARY 2018/PAUSHA 15, 1939 (SAKA)

QUESTION  
CORPORATE DEBT RESTRUCTURE SCHEME

**3000: SHRI BADRUDDIN AJMAL:**

Will the Minister of FINANCE be pleased to state:

- (a) whether banks are facing huge loss due to big loan defaulters causing bad impact on the country's economy;
- (b) if so, the details of such individuals/companies which are in default of loans with more than Rs. 100 crore, bank-wise;
- (c) the details of individuals/companies that have been benefitted by Corporate Debt Restructure scheme during the last five years;
- (d) whether the Government has come out with guidelines for banks regarding loan recovery; and
- (e) if so, the details thereof?

**ANSWER**

To be answered by  
THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHIV PRATAPSHUKLA)

- (a) As per Reserve Bank of India (RBI) data on Global operations, the Gross Non-Performing Assets (GNPAs) of Scheduled Commercial Banks were Rs. 3,23,464 crore as on 31.3.2015 and increased to Rs. 7,90,488 crore as on 31.3.2017. Rise in GNPAs necessitates that banks make extra provisioning as per Income Recognition and Asset Classification norms of RBI.
- (b) As per data received from Public Sector Banks (PSBs), the bank-wise details of defaulter accounts with amounts more than Rs. 100 crore as on 30.9.2017, are at Annexure.
- (c) The Corporate Debt Restructuring (CDR) framework offers a timely and transparent mechanism for restructuring corporate debts of viable entities facing problems. As per data from the CDR Cell, 238 cases under CDR have been reported during the financial years 2012-13 to 2016-17.
- (d) and (e): As per RBI circular, each bank is required to have a loan recovery policy which sets down the manner of recovery of dues, targeted level of reduction (period-wise), norms for permitted sacrifice/waiver, factors to be taken into account before considering waivers, decision levels, reporting to higher authorities and monitoring of write-off/waiver cases.

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Annexure

**Lok Sabha Unstarred Question No. 3000, for 5.1.2018**

**Non-Performing Assets (NPAs) with amount more than Rs. 100 crore,  
as on 30.9.2017**

Amounts crore Rupees

<b>Sr. No.</b>	<b>Bank</b>	<b>No. of accounts</b>	<b>Amount</b>
1	Allahabad Bank	66	16,604
2	Andhra Bank	54	12,870
3	Bank of Baroda	81	24,174
4	Bank of India	84	25,309
5	Bank of Maharashtra	34	9,387
6	Canara Bank	86	28,992
7	Central Bank of India	75	22,001
8	Corporation Bank	62	15,572
9	Dena Bank	34	6,991
10	IDBI Bank Ltd.	75	40,816
11	Indian Bank	18	5,011
12	Indian Overseas Bank	66	18,607
13	Oriental Bank of Commerce	68	16,935
14	Punjab and Sind Bank	18	855
15	Punjab National Bank	143	45,973
16	Syndicate Bank	37	10,959
17	UCO Bank	62	16,992
18	Union Bank of India	79	21,426
19	United Bank of India	36	8,861
20	Vijaya Bank	20	4,126
21	State Bank of India	265	77,538

Source: Public Sector Banks

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