

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION NO: 3034
TO BE ANSWERED ON THE 05th JANUARY 2018/PAUSHA 15, 1939 (SAKA)

QUESTION
OUTSTANDING BANK LOANS

3034: DR. C. GOPALAKRISHNAN:
SHRIDIBYENDU ADHIKARI:

Will the Minister of FINANCE be pleased to state:

- (a) whether there has been a twenty per cent increase in outstanding loans of Public Sector Banks (PSBs) in 2017 as compared to the last year and if so, the details thereof;
- (b) whether there has been an increase in the number of wilful defaulters from 2016 to 2017 and if so, the details thereof;
- (c) whether the Government has identified the accounts of big defaulters which constitutes bad loans of the PSBs;
- (d) if so, the details thereof along with the total bad loans of PSBs upto October 2017; and
- (e) whether the Government proposes to use the foreign exchange reserves for shoring up the bank capital and 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, Gross Non-Performing Assets (GNPAs) of Public Sector Banks (PSBs) as on 31.3.2016 were Rs. 5,39,968 crore and increased to Rs. 6,84,733 crore as on 31.3.2017, which is about 26.8 per cent higher.

(b) to (d) As per data received from PSBs, the number of wilful defaulters as on 31.3.2016 was 7,533 and increased to 7,956 as on 31.3.2017. RBI has issued directions to certain banks for referring 12 accounts, with fund and non-fund based outstanding amount greater than Rs. 5,000 crore and with 60% or more classified as non-performing as on 31.3.2016, to initiate the insolvency resolution process under the Insolvency and Bankruptcy Code, 2016. As per RBI data on Global operations, GNPAs of PSBs were Rs. 7,33,974 crore as on 30.9.2017.

(e) As per inputs from the Department concerned, no such proposal is under consideration.
