

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO: 6564
TO BE ANSWERED ON THE 6th APRIL, 2018/CHAITRA 16, 1940 (SAKA)

QUESTION
LOAN RECOVERABILITY OF BANKS

6564: SHRI VIJAY KUMAR HANSDAK:
SRIMATI RAMADEVI:

Will the Minister of FINANCE be pleased to state:

- whether the Government does not have control over the banks due to which the banks are not able to either recover the loans or attach the properties for this purpose and no efforts are being made to recover a huge amount of funds;
- if so, the reaction of the Government thereon;
- the amount of outstanding loans as on February 2018, Bank-wise; and
- the details of the properties attached and auctioned by the banks to recover the outstanding loans during the last three years and the value thereof?

ANSWER
To be answered by
THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHIV PRATAP SHUKLA)

(a) and (b): As per Reserve Bank of India (RBI) guidelines, banks are to have a loan recovery policy prepared and duly vetted by their boards. A number of mechanisms are available to banks to effect recovery such as filing of a suit in Civil courts or in Debts Recovery Tribunals and action under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act. In addition, the Insolvency and Bankruptcy Code, 2016 has been enacted for time-bound resolution of stressed assets. Further, the Banking Regulation Act, 1949 has been amended to provide for authorisation by the Government to RBI, for issuing directions to banks to initiate the insolvency resolution process under the Code, and in pursuance of such directions, banks have filed applications in case of severe/large credit exposures before the National Company Law Tribunal. Further, keeping in view the enactment of the Code, RBI has recently issued a Revised Framework for Resolution of Stressed Assets, which provides for time-bound resolution of high-value stressed accounts.

(c): As per RBI data on global operations, as on 31.12.2017, the details of Gross Loans and Advances of Scheduled Commercial Banks, are at Annexure.

(d): As per data reported by PSBs, 1,77,614 properties have been attached and auctioned by them and an amount of Rs. 15,196 crore has been recovered during the financial years 2014-15 to 2017-18 (till 31.12.2017).

Annexure

Lok Sabha Unstarred Question no. 6564, for 6.4.2018

Gross Loans and Advances of Scheduled Commercial Banks, as on 31.12.2017

Amountsin croreRupees

Bank Name	Gross Loans and Advances
AB Bank Limited	5
AbuDhabiCommercialBank PJSC	1,480
AllahabadBank	1,61,790
AmericanExpress BankingCorp.	4,460
AndhraBank	1,51,490
Australiaand New Zealand BankingGroup Limited	2,210
Axis Bank Limited	4,32,350
Bandhan Bank Limited	23,130
Bank of America, NationalAssociation	13,180
Bank of Bahrainand KuwaitB.S.C.	1,290
Bank of Baroda	4,28,710
Bank of Ceylon	310
Bank of India	3,79,530
Bank of Maharashtra	95,169
Bank of Nova Scotia	3,880
BarclaysBank PLC	10,500
BNP Paribas	20,037
CanaraBank	3,88,518
CapitalSmall FinanceBank Limited	1,583
CatholicSyrianBank Ltd.	9,772
CentralBank of India	1,79,702
CitibankN.A	57,597
CityUnionBank Limited	26,089
CooperatieveRabobankU.A.	2,277
CorporationBank	1,37,049
CreditAgricoleCorporateAnd InvestmentBank	4,796
CreditSuisse AG	929
CTBC Bank CoLtd.	520
DBS Bank Ltd.	18,605
DCB Bank Limited	18,799
Dena Bank	72,443
Deutsche Bank AG	38,472
Doha Bank QSC	631
EmiratesNBD Bank (P.J.S.C.)	277
Equitas Small FinanceBank Limited	7,166
FederalBank Ltd.	85,922
First Abu Dhabi Bank PJSC	-
FirststrandBank Ltd.	319
HDFC Bank Ltd.	6,36,640
Hongkongand ShanghaiBankingCorp.n.Ltd.	45,655
ICICI Bank Limited	5,27,145
IDBI Bank Limited	2,04,768
IDFC Bank Limited	49,398
Indian Bank	1,53,120
Indian Overseas Bank	1,51,536
IndusInd Bank Ltd.	1,29,449

Industrial and Commercial Bank of China	839
Industrial Bank of Korea	83
Jammu & Kashmir Bank Ltd.	61,853
JP Morgan Chase Bank National Association	10,209
JSC VTB Bank	12
Karnataka Bank Ltd.	44,917
Karur Vysya Bank Ltd.	44,836
KEB Hana Bank	244
Kotak Mahindra Bank Ltd.	1,61,086
Krung Thai Bank Public Company Limited	5
Lakshmi Vilas Bank Ltd.	25,231
Mashreq Bank PSC	167
Mizuho Bank Ltd.	9,141
Nainital Bank Ltd.	3,463
National Australia Bank	204
Oriental Bank of Commerce	1,62,512
Pt Bank Maybank Indonesia TBK	143
Punjab and Sind Bank	64,273
Punjab National Bank	4,74,952
Qatar National Bank SAQ	-
RBL Bank Limited	37,113
Sberbank	206
SBM Bank (Mauritius) Ltd.	1,266
Shinhan Bank	5,227
Societe Generale	2,582
Sonali Bank	35
South Indian Bank Ltd.	52,184
Standard Chartered Bank	72,956
State Bank of India	19,24,592
Sumitomo Mitsui Banking Corporation	6,812
Syndicate Bank	2,19,449
Tamilnad Mercantile Bank Ltd.	22,227
The Bank of Tokyo-Mitsubishi UFJ Ltd.	9,821
The Dhanalakshmi Bank Ltd.	6,409
The Royal Bank of Scotland PLC	115
UCO Bank	1,22,948
Union Bank of India	3,14,474
United Bank of India	68,250
United Overseas Bank Ltd.	807
Vijaya Bank	1,10,622
Westpac Banking Corporation	796
Woori Bank	960
Yes Bank Ltd.	1,72,894

Source: RBI (global operations)
