

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO: 2905
TO BE ANSWERED ON THE 3rd AUGUST 2018 / SHRAVANA 12, 1940 (SAKA)

QUESTION
ONE TIME LOAN SETTLEMENT

2905: SHRI SADASHIV LOKHANDE:

Will the Minister of FINANCE be pleased to state:

- a) the number of one time loan settlements made by the nationalised and private sector banks during the last three years in the country as on date, bank/State/UT-wise particularly in Maharashtra;
- b) the total amount of loan disbursed to debtors by the nationalized/private sector banks and the amount of funds recovered from the said debtors during the one time settlement process;
- c) whether the said process was carried out as per the norms laid down for one time loan settlement; and
- d) if so, the details thereof and if not, the reasons therefor?

ANSWER

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

(a) and (b): Reserve Bank of India (RBI) has apprised that it does not have required information. As per data reported by nationalised banks, over the last three financial years 24,40,832 one time settlements (OTS) have been made and an aggregate amount of Rs. 22,223 crore has been recovered. Bank-wise details of the number of OTS and amount recovered from the debtors are at Annexure-I. State and Union territory-wise details of the number of OTS made by the nationalised banks are at Annexure-II.

As per RBI data on global operations, as on 31.3.2018 (provisional data), gross loans and advances of nationalised and private sector banks were Rs. 38,94,458 crore and Rs. 27,26,376 crore respectively.

(c) and (d): As per RBI instructions, banks are required to have a loan recovery policy which may cover, *inter alia*, negotiated settlements of NPAs. As per inputs from nationalised banks, all nationalised banks have in place One Time Settlement (OTS) schemes for carrying out OTS.

Lok Sabha Unstarred Question no. 2905, for 3.8.2018

Number of One Time Settlements and amount recovered by nationalised banks

Amount in crore Rupees

SN	Bank	2015-16		2016-17		2017-18	
		No. of OTS Accounts	Amount Recovered	No. of OTS Accounts	Amount Recovered	No. of OTS Accounts	Amount Recovered
1	Allahabad Bank	76,301	319	53,786	251	70,270	277
2	Andhra Bank	54,810	409	46,935	389	36,908	378
3	Bank of Baroda	41,863	373	64,406	502	71,407	747
4	Bank of India	27,806	860	35,307	338	90,364	695
5	Bank of Maharashtra	16,536	142	18,426	165	21,921	552
6	Canara Bank	23,171	331	50,957	699	14,481	378
7	Central Bank of India	88,411	346	1,02,056	431	1,38,250	1,087
8	Corporation Bank	9,098	140	1,247	17	4,014	151
9	Dena Bank	6,458	65	7,604	66	7,100	143
10	Indian Bank	7,565	397	17,158	194	32,656	321
11	Indian Overseas Bank	11,741	209	14,798	194	10,765	200
12	Oriental Bank of Commerce	14,182	185	6,077	109	10,299	480
13	Punjab & Sind Bank	728	40	577	40	6,073	119
14	Punjab National Bank	84,173	1,276	90,165	1,133	2,46,909	1,379
15	Syndicate Bank	53,048	621	69,807	782	51,617	643
16	UCO Bank	38,232	214	28,918	534	36,270	228
17	Union Bank of India	91,221	327	88,359	599	87,448	828
18	United Bank of India	44,398	147	48,007	177	50,701	147
19	Vijaya Bank	8,754	70	4,023	165	6,270	216
Total		6,98,496	6,461	7,48,611	6,781	9,93,721	8,970

Source: Nationalised Banks

Lok Sabha Unstarred Question no. 2905, for 3.8.2018

Number of One Time Settlements of nationalised banks

SN	State / Union territory	2015-16	2016-17	2017-18
1	Andaman and Nicobar Islands	71	89	137
2	Andhra Pradesh	52,264	63,161	58,357
3	Arunachal Pradesh	56	246	130
4	Assam	14,546	15,881	24,319
5	Bihar	66,085	71,666	1,33,875
6	Chandigarh	1,633	1,277	1,466
7	Chhattisgarh	9,001	8,625	17,122
8	Dadar and Nagar Haveli	-	1	1
9	Daman and Diu	1	2	4
10	Delhi	2,184	3,581	4,571
11	Goa	1,873	2,713	1,322
12	Gujarat	27,157	29,759	30,705
13	Haryana	23,342	21,446	30,848
14	Himachal Pradesh	2,463	2,366	3,563
15	Jammu and Kashmir	588	606	1,587
16	Jharkhand	18,790	26,744	41,124
17	Karnataka	27,075	30,119	26,574
18	Kerala	26,602	28,548	26,247
19	Madhya Pradesh	48,945	48,374	69,063
20	Maharashtra	35,819	45,396	59,668
21	Manipur	459	662	881
22	Meghalaya	345	461	589
23	Mizoram	121	223	167
24	Nagaland	319	438	538
25	Odisha	43,513	32,582	41,485
26	Puducherry	1,390	1,374	882
27	Punjab	8,230	9,240	16,021
28	Rajasthan	24,547	19,775	32,897
29	Sikkim	502	222	131
30	Tamil Nadu	42,017	59,334	85,618
31	Telangana	30,613	39,776	31,300
32	Tripura	3,212	3,366	2,686
33	Uttar Pradesh	99,192	99,062	1,56,249
34	Uttarakhand	4,118	2,619	12,586
35	West Bengal	81,425	78,882	81,011

Source: Nationalised Banks