

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO: 2914
TO BE ANSWERED ON THE 3rd AUGUST 2018 / SHRAVANA 12, 1940 (SAKA)

QUESTION
NPAs of PSUs

**2914: SHRIRAJESH RANJAN:
SHRIKAUSHALENDRAKUMAR:**

Will the Minister of FINANCE be pleased to state:

- a) whether any Public Sector Undertakings (PSUs) is involved in Non Performing Assets (NPAs) cases of banks;
- b) if so, the names of the PSUs in the NPAs list and the amount outstanding against each;
- c) whether interest on outstanding amount is being waived off by the Government for the recovery of NPAs in the case of PSUs, if so, the details thereof; and
- d) whether this facility is being provided even to other debtors and if so, the details thereof?

ANSWER

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

(a) to (d): Reserve Bank of India (RBI) has apprised that data of NPA borrowers with exposure of Rs. 5 crore and above on name and aggregate amount outstanding is reported by Scheduled Commercial Banks to RBI. RBI has also informed that in terms of section 45E of Reserve Bank of India Act, 1934, RBI is prohibited from disclosing credit information. Section 45E provides that credit information submitted by a bank shall be treated as confidential and not to be published or otherwise disclosed.

RBI has issued a circular advising banks to have Board-vetted loan recovery policies, which set down, *inter alia*, norms for permitted sacrifice and factors to be taken into account before considering the same.
