

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA  
UNSTARRED QUESTION NO: 617  
TO BE ANSWERED ON THE 20<sup>th</sup> JULY, 2018/ASHADHA 29, 1940 (SAKA)

QUESTION  
VEHICLE AND HOUSING LOANS

617: SHRI LAXMINARAYAN YADAV:  
SHRIMAN SUKHBHAIDHAN JIBHA IVASAVA:

Will the Minister of FINANCE be pleased to state:

- a) whether the Government maintains any data/information with regard to vehicle and housing loans disbursed by the Public Sector Banks (PSBs);
- b) if so, the details thereof during the last three years and the current year;
- c) if not, the reasons therefor and the action taken by the Government in this regard;
- d) whether the Government has formulated any policy to ensure timely repayment of the said loans, if so, the details thereof and the manner in which repayment of these loans are to be made;
- e) whether the said vehicle and housing loans are not being repaid on time and banks are likely to lose huge amount of funds; and
- f) if so, the reaction of the Government in this regard and the corrective steps taken by the Government in this regard?

ANSWER

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

(a) to (c): Reserve Bank of India (RBI) data on domestic operations on Housing Loans and Vehicle/Auto Loans — Advances Outstanding reported by Public Sector Banks, for the last three financial years are at Annexure.

(d): With regard to policy on loans, RBI has informed that it has advised banks to formulate and implement Loan Policy and Loan Recovery Policy with the approval of their respective Boards of Directors and to establish Recovery Cells at Head Office, fix recovery targets for various levels, and closely monitor recovery performance. Banks have also been advised to put in place a robust mechanism for early detection of signs of distress. Further, RBI has advised banks to strengthen the information-sharing mechanism among lenders by making it compulsory for banks to receive/share information on borrowers before sanctioning of loans. RBI has also advised banks to make their IT and MIS system robust so that they are able to generate reliable and quality information with regard to asset quality for effective decision-making.

(e) and (f): Reserve Bank of India (RBI) data on gross NPA ratios, based on domestic operations on Housing Loans and Vehicle/Auto Loans — Advances Outstanding reported by Public Sector Banks, for the last three financial years are at Annexure. These show low gross NPA ratios, indicating timely repayment in most cases.

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Lok Sabha Unstarred Question No. 617, for 20.7.2018

Data on Housing Loans and Vehicle Loans of Public Sector Banks

Amounts in crore Rs.

□	Housing Loans			Vehicle/ Auto Loans		
	As on 31.3.2016	As on 31.3.2017	As on 31.3.2018	As on 31.3.2016	As on 31.3.2017	As on 31.3.2018
Advances Outstanding	5,10,531	5,70,446	7,02,375	87,060	1,02,514	1,21,886
Gross NPA Ratio (%)	1.31	1.47	1.72	2.42	2.28	2.47

Source: RBI (domestic operations, Mar-18 provisional data)

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