

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**

**UNSTARRED QUESTION NO. ‡3495**

TO BE ANSWERED ON THE 20<sup>TH</sup> DECEMBER 2021/ AGRAHAYANA 29, 1943 (SAKA)

**Loans by PSBs**

‡3495. SHRI ARUN KUMAR SAGAR:

Will the Minister of FINANCE be pleased to state:

- (a) the details of the loan provided by each of the Public Sector Banks (PSBs) in the country as on date, State-wise;
- (b) the amount of loan provided by each of the said banks in each State of the country during the last three years and the current year;
- (c) the amount recovered out of the loan given in each State each year during the last three years and the current year; and
- (d) the steps taken by the Government to make loan recovery effective?

**ANSWER**

THE MINISTER OF STATE FOR FINANCE  
(DR. BHAGWAT KARAD)

- (a): As per inputs received from public sector banks (PSBs), state and union territory (UT)-, and bank-wise details of loan outstanding by PSBs as on 30.9.2021, are at Annexure I.
- (b): As per inputs received from PSBs, state and UT- and bank-wise details of loan disbursed during the last three financial years and first half of the current financial year are at Annexure II.
- (c): As per inputs received from PSBs, state and UT- and year-wise details of repayment received in the loans disbursed during last three financial years and first half of the current financial year are at Annexure III.
- (d): Comprehensive steps have been taken to effect recovery and reduce non-performing assets (NPAs) in banks, which enabled PSBs to recover Rs. 5,49,327 crore over the last seven financial years. The steps taken include, *inter alia*, the following:
  - (1) Change in credit culture has been effected, with the Insolvency and Bankruptcy Code (IBC) fundamentally changing the creditor-borrower relationship, taking away control of the defaulting company from promoters/owners, and debarring wilful defaulters from the resolution process. To make the process more stringent, personal guarantor to corporate debtor has also been brought under the ambit of IBC. Under IBC, resolution plans have been approved in 394 cases up to June 2021, with Rs. 2.45 lakh crore amount realisable by financial creditors.

- (2) The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 has been amended to make it more effective, with provision for three months' imprisonment in case the borrower does not provide asset details, and for the lender to get possession of mortgaged property within 30 days.
- (3) As per RBI instructions, wilful defaulters are not sanctioned any additional facilities by banks or financial institutions, and their unit is debarred from floating new ventures for five years.
- (4) Wilful defaulters and companies with wilful defaulters as promoters/directors have been debarred from accessing capital markets to raise funds, *vide* Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2016.
- (5) Jurisdiction of Debt Recovery Tribunal (DRTs) was increased from Rs. 10 lakh to Rs. 20 lakh to enable the DRTs to focus on high value cases resulting in higher recovery for the banks and financial institutions. Six new DRTs have also been established to expedite recovery.
- (6) With Government infusion supplementing the raising of capital by PSBs from market, PSBs have achieved a high provisioning coverage ratio of 83.7% as on 31.3.2021, equipping them to take decision on resolution of NPAs without being constrained on account of such decision impacting their profitability.
- (7) Key reforms have been instituted as part of the Public Sector Banks Reforms Agenda, including, *inter alia*, the following:
  - (i) Stressed Asset Management Verticals were set up in banks for focused slippage prevention, recovery arrangement and time-bound action in respect of large-value stressed assets.
  - (ii) Board-approved loan policies of PSBs now mandate tying up necessary clearances/approvals and linkages before disbursement, scrutiny of group balance-sheet and ring-fencing of cash flows, non-fund and tail risk appraisal in project financing.
  - (iii) Use of third-party data sources for comprehensive due diligence across data sources has been instituted, thus mitigating risk on account of misrepresentation and fraud.
  - (iv) Monitoring has been strictly segregated from sanctioning roles in high-value loans, and specialised monitoring agencies combining financial and domain knowledge have been deployed for effective monitoring of loans above Rs. 250 crore.
  - (v) To ensure timely and better realisation in one-time settlements (OTSs), end-to-end OTS platforms have been set up in PSBs.

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## Annexure I

Amounts in crore Rs.

## State-wise details of loans outstanding of Public Sector Banks as on 30.9.2021

S. N.	States & Union Territories	Bank of Baroda	Bank of India	Bank of Maharashtra	Canara Bank	Central Bank of India	Indian Bank	Indian Overseas Bank	Punjab National Bank	Punjab & Sind Bank	State Bank of India	UCO Bank	Union Bank of India
1	Andhra Pradesh	24,452	24,205	3,615	49,551	4,003	23,221	8,791	13,051	4,191	1,43,120	2,469	87,849
2	Arunachal Pradesh	329	53	40	194	55	136	9	183	10	3,655	76	10
3	Assam	1,898	924	331	2,863	1,731	2,987	552	8,850	167	31,000	2,382	1,500
4	Bihar	7,183	8,003	925	15,145	6,425	7,246	1,392	18,160	226	36,911	3,404	4,546
5	Chhattisgarh	9,172	5,513	1,272	5,067	3,741	2,603	682	7,982	264	32,013	2,628	4,347
6	Goa	1,160	1,656	820	2,452	558	118	471	853	20	4,609	154	1,659
7	Gujarat	77,955	22,411	2,791	13,092	10,534	11,688	4,346	20,625	990	1,13,544	5,774	26,079
8	Haryana	20,068	4,060	910	12,877	4,219	3,817	2,457	29,798	2,678	44,443	3,098	8,318
9	Himachal Pradesh	692	374	37	973	874	302	101	9,046	394	11,211	2,967	684
10	Jharkhand	2,902	10,397	144	4,471	1,114	3,197	762	4,672	289	23,660	832	2,984
11	Karnataka	54,330	21,557	7,450	1,17,026	4,301	14,555	5,418	11,426	675	1,42,152	2,610	50,614
12	Kerala	12,664	4,013	2,376	50,050	5,348	8,752	6,397	7,745	262	86,736	3,800	22,594
13	Madhya Pradesh	14,102	26,730	5,537	15,937	13,022	10,448	1,167	24,249	978	78,756	6,421	16,086
14	Maharashtra	1,53,812	1,25,096	62,944	1,19,521	53,028	58,724	25,791	1,40,950	9,967	4,00,659	29,624	1,64,525
15	Manipur	347	140	35	100	84	95	60	851	66	4,080	216	27
16	Meghalaya	303	61	10	154	59	110	50	249	3	5,434	50	89
17	Mizoram	111	37	10	78	21	5	11	136	6	2,122	108	6
18	Nagaland	393	30	46	60	81	113	6	78	26	4,202	111	28
19	Odisha	6,831	9,754	412	7,749	1,506	5,803	2,877	12,418	325	37,292	6,405	10,799
20	Punjab	4,219	6,934	708	9,217	3,710	7,380	2,553	43,942	12,337	47,860	3,771	8,839
21	Rajasthan	36,270	8,221	972	11,149	5,729	4,760	2,428	38,634	2,130	85,381	6,785	10,579
22	Sikkim	215	25	298	149	459	25	26	199	26	1,640	58	193
23	Tamilnadu	40,947	18,363	3,714	1,14,396	11,584	1,00,759	55,151	23,324	851	1,78,815	6,643	39,486
24	Telangana	27,924	12,924	5,362	45,378	7,072	22,862	15,418	24,460	3,397	1,37,364	6,247	75,789
25	Tripura	253	297	15	312	37	61	66	1,221	8	3,257	375	166
26	Uttarakhand	4,569	1,139	5,163	2,960	673	1,145	813	69,605	765	92,668	597	2,483
27	Uttar Pradesh	40,422	19,985	97	31,533	9,708	33,080	6,767	12,706	5,168	13,432	5,019	36,096
28	West Bengal	20,677	18,159	1,309	16,217	7,099	21,491	6,549	47,183	3,879	79,099	14,680	25,204
29	Andaman & Nicobar Islands	99	-	2	266	3	52	22	63	-	2,118	26	23
30	Chandigarh	964	2,804	285	13,260	1,693	9,408	1,412	15,835	1,040	12,207	4,044	6,150
31	Dadra & Nagar Haveli and Daman & Diu	857	35	20	109	48	85	41	161	-	495	15	62
32	The Government of NCT of Delhi	56,894	52,176	7,518	65,342	16,799	37,476	14,532	1,24,830	16,227	2,82,861	14,969	78,819
33	Jammu & Kashmir	144	212	16	657	167	189	27	1,815	195	10,379	243	344
34	Ladakh	-	-	-	-	10	-	-	56	-	856	-	0
35	Lakshdweep	-	-	-	79	-	-	-	-	-	20	2	-
36	Puducherry	217	349	49	731	98	2,505	662	224	14	2,540	376	478

Source: Public Sector Banks

**Annexure II**

Amounts in crore Rs.

**State-wise details of loans disbursed by Public Sector Banks during the period of FY2018-19, FY2019-20, FY2020-21 and H1FY2021-22**

S. N.	States & Union Territories	Bank of Baroda	Bank of India	Bank of Maharashtra	Canara Bank	Central Bank of India	Indian Bank	Indian Overseas Bank	Punjab National Bank	Punjab & Sind Bank	State Bank of India	UCO Bank	Union Bank of India
1	Andhra Pradesh	19,972	26,162	4,182	84,266	5,956	63,152	17,939	19,609	762	1,64,857	1,489	82,948
2	Arunachal Pradesh	83	46	36	141	46	100	15	70	8	4,374	11	6
3	Assam	800	642	290	1,636	995	1,024	1,208	6,503	100	33,618	875	486
4	Bihar	2,251	4,450	847	14,127	3,117	3,380	3,096	7,300	128	39,852	811	1,228
5	Chhattisgarh	3,020	4,301	989	5,129	2,042	3,917	1,008	13,928	125	50,738	568	7,378
6	Goa	835	1,366	1,005	2,272	470	134	809	550	15	6,429	134	1,554
7	Gujarat	39,901	22,696	2,018	12,074	6,300	10,337	7,913	15,387	942	1,25,887	2,663	9,532
8	Haryana	9,917	2,743	767	8,774	2,205	9,986	4,604	20,565	1,683	77,818	1,873	3,194
9	Himachal Pradesh	346	227	29	719	572	142	180	4,420	238	11,106	1,438	304
10	Jharkhand	1,293	6,157	124	2,722	781	923	1,408	2,165	205	30,856	345	1,176
11	Karnataka	49,044	34,177	8,524	1,21,497	3,174	35,238	9,061	13,081	251	1,57,338	2,626	46,089
12	Kerala	9,144	4,372	2,575	88,504	9,938	21,597	13,293	15,960	208	1,15,453	5,724	22,166
13	Madhya Pradesh	6,864	11,792	4,033	59,335	6,057	5,881	2,248	14,804	606	90,848	2,496	5,544
14	Maharashtra	1,91,657	3,07,177	78,964	1,77,290	38,438	1,20,195	30,812	3,47,116	23,727	5,94,934	23,697	1,08,242
15	Manipur	257	123	23	75	42	14	72	711	33	5,044	139	23
16	Meghalaya	174	31	9	1,112	72	20	64	154	3	6,956	29	33
17	Mizoram	24	33	7	44	10	5	24	74	6	2,423	51	3
18	Nagaland	232	27	38	45	84	32	9	36	18	5,933	69	14
19	Odisha	2,110	33,071	441	8,688	1,053	3,819	5,142	15,442	2,305	48,522	4,210	13,300
20	Punjab	1,879	3,332	539	7,102	1,982	3,723	4,997	16,205	4,955	80,907	1,583	3,604
21	Rajasthan	13,921	6,530	636	7,824	4,043	1,905	4,208	18,903	1,130	89,368	2,761	5,598
22	Sikkim	125	20	125	149	484	17	37	133	25	1,716	44	64
23	Tamilnadu	34,328	23,890	3,922	1,59,212	15,718	2,86,767	1,03,772	46,570	352	2,62,728	6,143	60,915
24	Telangana	12,985	9,636	4,345	31,817	3,660	24,038	11,576	16,202	976	1,34,252	2,144	58,178
25	Tripura	102	235	11	229	25	25	174	572	5	3,777	174	50
26	Uttarakhand	1,852	1,824	3,955	2,355	456	314	10,883	6,612	433	14,768	326	905
27	Uttar Pradesh	14,769	13,007	82	22,792	5,324	9,739	1,230	42,550	2,874	1,03,382	2,262	11,049
28	West Bengal	13,254	29,130	1,724	24,686	3,342	10,946	9,189	51,798	7,218	1,03,994	7,437	15,091
29	Andaman & Nicobar Islands	57	-	2	268	3	41	40	15	-	2,371	21	8
30	Chandigarh	337	4,674	182	11,193	801	23,947	307	43,755	677	20,557	4,196	3,764
31	Dadra & Nagar Haveli and Daman & Diu	382	33	13	83	16	91	83	65	-	490	10	23
32	The Government of NCT of Delhi	86,827	1,01,828	11,771	78,857	12,877	82,671	31,371	3,67,668	13,670	4,08,747	5,248	91,993
33	Jammu & Kashmir	79	80	10	350	126	67	153	1,176	107	15,060	140	121
34	Ladakh	-	-	-	-	6	-	-	40	-	1,208	-	-
35	Lakshdweep	-	-	-	68	-	-	-	-	-	28	0	-
36	Puducherry	165	471	46	1,185	211	5,957	1,440	194	10	3,428	440	285

Source: Public Sector Banks

**Annexure III**

Amounts in crore Rs.

**Details of repayment received in loans disbursed during the period of FY2018-19, FY2019-20, FY2020-21 and H1FY2021-22 by  
Public Sector Banks**

S. N.	States & Union Territories	FY2018-19	FY2019-20	FY2020-21	H1FY2021-22
1	Andhra Pradesh	11,986	20,051	27,561	12,184
2	Arunachal Pradesh	26	77	85	29
3	Assam	291	2,187	843	483
4	Bihar	3,551	1,054	2,189	1,438
5	Chhattisgarh	791	3,031	929	485
6	Goa	147	373	466	356
7	Gujarat	2,170	3,444	4,880	2,698
8	Haryana	814	2,084	4,079	1,499
9	Himachal Pradesh	133	222	451	307
10	Jharkhand	316	738	854	417
11	Karnataka	10,754	15,026	18,177	10,480
12	Kerala	14,012	15,477	15,605	4,415
13	Madhya Pradesh	970	15,179	2,812	1,613
14	Maharashtra	18,351	49,952	80,831	36,753
15	Manipur	28	102	100	91
16	Meghalaya	29	92	106	36
17	Mizoram	13	47	50	16
18	Nagaland	21	118	128	39
19	Odisha	986	2,376	6,348	1,232
20	Punjab	969	1,378	1,988	1,966
21	Rajasthan	1,289	1,562	2,298	1,500
22	Sikkim	38	42	76	41
23	Tamilnadu	33,987	41,313	49,021	14,355
24	Telangana	4,197	6,846	9,481	5,197
25	Tripura	50	93	93	75
26	Uttarakhand	1,136	973	2,087	1,031
27	Uttar Pradesh	1,220	2,388	4,056	3,472
28	West Bengal	7,369	10,037	13,025	8,017
29	Andaman & Nicobar Islands	29	57	79	28
30	Chandigarh	1,150	4,102	4,663	6,009
31	Dadra & Nagar Haveli and Daman & Diu	11	20	22	12
32	The Government of NCT of Delhi	18,820	14,635	34,982	22,727
33	Jammu & Kashmir	92	239	452	207
34	Ladakh	5	20	23	12
35	Lakshdweep	1	2	2	1
36	Puducherry	475	516	635	331

Source: Public Sector Banks

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