

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**

**UNSTARRED QUESTION NO. †1016**

TO BE ANSWERED ON THE 22<sup>nd</sup> July, 2016/ Ashadha 31, 1938 (SAKA)

**Category in Bank Loans**

**QUESTION**

**†1016. SHRIMATI VEENA DEVI:**

Will the Minister of FINANCE be pleased to state:

- (a) whether large loanees from the public sector banks have been categorised into a separate category in the country;
- (b) if so, the amount of loan specified for categorise a loanee into this category;
- (c) whether this category of loanees have availed approximately 58 per cent of the total loan disbursed; and
- (d) if so, the details thereof?

**ANSWER**

The Minister of State in the Ministry of Finance

(SHRI SANTOSH KUMAR GANGWAR)

(a) to (d): With effect from September 2014, Reserve Bank of India (RBI) collects credit information of large borrowers category with exposure of Rs. 5 crores and above from banks under the Central Repository of Information on Large Credits (CRILC).

Total gross advances reported by PSBs to CRILC is Rs. 34,52,074 crores as on March 31, 2016 constituting approx. 59% of aggregate gross advances of PSBs.

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