

1	2	3
20. Meghalaya	—	—
21. Mizoram	—	—
22. Nagaland	—	—
23. National Capital Territory of Delhi	17	—
24. Orissa	—	—
25. Pondicherry	44	263
26. Punjab	—	178
27. Rajasthan	44964	142078
28. Sikkim	—	—
29. Tamil Nadu	42863	111693
30. Tripura	—	—
31. Uttar Pradesh	12755	37577
32. West Bengal	—	3

[Translation]

**Loans Disbursed and Recovered by Banks**

2839. SHRIMATI SHEELA GAUTAM:

SHRIMATI BHAVNA BEN DEVRAJBHAI  
CHIKHALIA:

SHRIMATI PURNIMA VARMA:

Will the Minister of FINANCE be pleased to state:

(a) the amount of loans disbursed by the Public Sector Banks during the last two years and upto July 1997;

(b) the total amount of these loans recovered, so far;

(c) the reasons for not recovering the remaining amount of loans;

(d) whether the Government propose to formulate any scheme so that banks do not face any difficulty in recovering the loans; and

(e) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) The outstanding credit of public sector banks as on the last Friday of March 1996, March 1997 and June 20, 1997 is given below:

As on	Outstanding Credit (Rs.in lakh)
Last Friday of March, 1996	21206361
Last Friday of March, 1997	21910689
June 20, 1997 (Provisional)	21326420

(b) The recovery in Non-Performing Assets (NPAs) of public sector banks during the year 1995-96 was Rs. 412062 lakh.

(c) to (e) On the advice of RBI, banks have formulated investment policy, loan policy, loan recovery policy etc. They have also been advised to strengthen credit appraisal machinery and post supervising machinery as well. Banks have set up recovery cells at head quarters under a General Manager. Recoveries are monitored on monthly basis. Branch-wise recovery targets are fixed. Monitoring of recovery is done by the Board of Directors on a quarterly basis. Quality of assets is also reviewed by the Board of Directors periodically. Eight debt tribunals have been set up to expedite settlement of bank dues. RBI has also introduced off-site supervision alongwith on-site inspection of banks.