

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:4902  
ANSWERED ON:02.09.2011  
LOANS BY BANKS  
Bali Ram Dr.

**Will the Minister of FINANCE be pleased to state:**

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- (a) the details of the loans disbursed by the public Sector Banks to big business houses during the last three years and the current financial year, State-wise and Bank-wise;
- (b) the details of the amount recovered and recoverable from the said business houses out of such disbursed loans, as on date, State-wise and Bank-wise; and
- (c) the remedial measures taken / being taken by the Government in this regard?

**Answer**

The Minister of State in the Ministry of Finance (Shri Namo Narain Meena)

(a) & (b): In accordance with the practices and usages customary amongst the banks and in conformity with provisions of statutes governing the financial institutions, information relating to name of the borrowers cannot be divulged. However, the amount outstanding of large borrowers (exposure more than 100 crore) with public sector banks as at the end of March, 2009, 2010 and 2011 was Rs. 4,17,179 crore, Rs. 5,04,372 crore and Rs. 5,80,476 crore respectively

(c): Banks are required to monitor Non-performing Assets (NPAs) and take steps to bring them down through recovery / other channels. Reserve Bank of India also monitors the NPA levels of all the sectors. This aspect is examined during Annual Financial Inspections and monitored on an ongoing basis through regulatory returns submitted by banks and periodical meetings with banks. The channels of recovery available to banks include Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002, Debt Recovery Tribunals, Lok Adalats etc.