

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:4737

ANSWERED ON:04.05.2012

LOANS TO COMPANIES INDUSTRIAL HOUSES QUESTION

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

- (a) the details of the loans disbursed to the various private sector companies / industrial houses by scheduled commercial banks during each of the last three years;
- (b) whether the said companies are making timely repayment of loans;
- (c) if so, the details thereof and if not, the reasons therefor;
- (d) the details of the recovery of such loans during the said period;
- (e) whether bank loans against a number of multinationals/ industrial houses are outstanding since 2008; and
- (f) if so, the details thereof and the steps taken/proposed to be taken by the Government including fixing of time limit for expeditious recovery of such loans?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a) The Reserve Bank of India (RBI) maintains data on outstanding credit of Scheduled Commercial Banks (SCBs) to public, private corporate and household sectors and not on loans disbursed to different sectors of the economy. The outstanding credit of SCBs to Private Corporate Sector during the last three years is as under.

(Rs.in lakhs)

Organisation	As on March, 2008	As on March, 2009	As on March, 2010
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Private Corporate Sector	859483.94	1076923.90	1314178.87
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(b) to (f): Data on actual recoveries from Non Performing Assets (NPA) made by SCBs during the last three years are given below.

(in Rs. crore)

	2008-09	2009-10	2010-11
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Actual recoveries	15189	14302	19407
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The RBI vide its circular dated July 28, 1995 has advised banks to have documents of loan policy, loan recovery policy etc. prepared and duly vetted by their respective Boards of Directors. In case the loan account is classified as NPA, bank may adopt various procedures to ensure recovery of the outstanding amount. The follow up on the loans and advances disbursed is the primary responsibility of the concerned bank. Measures taken by the banks may vary from bank to bank and account to account. RBI has advised banks from time to time to take effective measures to strengthen the credit appraisal and post credit monitoring to arrest the incidence of NPAs. RBI examines the quality of advances portfolio during the course of inspection of banks.