

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:1710

ANSWERED ON:22.08.2012

NON PERFORMING ASSETS QUESTION

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Will the Minister of FINANCE be pleased to state:

- (a) the details of the Non- Performing Assets (NPAs) of Public Sector Banks (PSBs) and major Private Sector Banks during the last three years and the current year, as on date along with the total advance made by these banks during the said period, bank-wise;
- (b) whether a large amount of Non-Performing Assets (NPAs) in PSBs pertain to the Multi National Companies (MNCs) and group of private companies;
- (c) if so, the details thereof;
- (d) whether the Government has taken note of large number of cases involving huge amount in the Debts Recovery Tribunals (DRTs) in the country;
- (e) if so, the details thereof; and
- (f) the steps taken/proposed to be taken by the Government to expedite the cases lying in DRIs against defaulters and to recover NPAs of the Banks?

Answer

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

- (a); A Statement indicating the details of Gross Advances and Gross Non-Performing Assets of Public Sector Banks and major Private Sector Banks during the last three years and as on June,2012, bank-wise, is annexed.
- (b) & (c): Reserve Bank of India (RBI) disseminates list of non-suit filed borrowers of banks and Financial Institutions (FIs) with outstanding aggregating Rs. 1 crore and above as on 31st March and 30th September each year for their confidential use. However, Section 45E of the RBI Act, 1934 prohibits the RBI for disclosing `credit information` except in the manner provided therein. Further, Credit Information Bureau (India) Limited (CIBIL) is maintaining a database on suit-filed accounts of Rs. 1 crore and above, which is available on its website-www.cibil.com.
- (d) to (f): The Government does not interfere in the judicial functioning of Debts Recovery Tribunals (DRTs). However, keeping in view the pendency of cases in tribunals, several steps have been taken by the Government to remove the bottlenecks for speedy disposal of cases in DRTs. Some of these are as under:
 - i. Regular meetings are conducted with the Registrars of DRTs/DRATs to sort out administrative issues and with the Recovery Officers (ROs) for speedy disposal of recovery cases
 - ii.Regular trainings of Registrars, Assistant Registrars and ROs.
 - iii.A conference of Chairpersons of DRATs and Presiding Officers of DRTs was conducted on 06.06.12 to review legal, structural, administrative, monitoring and supervisory systems of DRTs and recommend measures to make these Tribunals more effective, efficient and vibrant judicial systems.