

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:3591  
ANSWERED ON:14.12.2012  
DEBT RECOVERY TRIBUNALS  
Ganpatrao Shri Jadhav Prataprao; Rama Devi Smt.

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

- (a) the details of Debt Recovery Tribunals set up by the Government to recover outstanding loans by banks in the country;
- (b) the amount of total outstanding loans of banks at the time of setting up these Debt Recovery Tribunals and at present. Tribunal-wise and bank-wise;
- (c) the number of cases disposed of by each Tribunal since its inception and the amount so far recovered, bank-wise;
- (d) whether the Debt Recovery Tribunals have been able to recover outstanding loans as expected;
- (e) if so, the details thereof and the reaction of the Government thereto; and
- (f) the steps taken/proposed to be taken by the Government to improve the performance of Debt Recovery Tribunals throughout the country?

**Answer**

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

(a) to (f) In pursuance of provisions of the Recovery of Debts due to Banks and Financial Institutions Act, 1993 (RDDBFI Act), 33 Debts Recovery Tribunals (DRTs) and 5 Debts Recovery Appellate Tribunals (DRATs) have been established in various parts of the country. As -the banks were facing difficulties in recovery of outstanding debts, the abovesaid Act was enacted by the Government for affecting expeditious adjudication and recovery of the outstanding amount. The disposal of cases by the DRTs and the amount involved during the last 3 years is as under:

Period	Cases Disposed of	Amount Involved (in crores)
2010	11801	21079
2011	12122	21155
2012 (till October)	7792	13575

It is evident from the above that the DRTs have been instrumental in recovery of large amount of bank dues, but there is scope for improvement.

In order to address legal hurdles in efficient functioning of DRTs, certain amendments have been proposed in the RDDBFI Act for which the Enforcement of Security Interest and Recovery of Debts Laws (Amendment) Bill, 2011 has been introduced in the Lok Sabha. Besides, the above, administrative steps have been taken to remove the bottlenecks in speedy disposal of cases in DRTs, which are as under:

- (i) The concept of an Annual Conference of the Chairpersons and the Presiding Officers of DRATs /DRTs has been introduced wherein all issues/problems before the DRTs are discussed and remedial measures suggested.
- (ii) Quarterly Meeting with Registrars of DRTs/DRATs are held to address the administrative & logistics issues.
- (iii) Meeting with Recovery Officers are held on regular basis for speedy disposal of recovery cases.
- (iv) DRTs are holding Lok Adalats on regular basis to expedite the disposal of cases,
- (v) Regular Training of Registrars/Recovery Officers is conducted.