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SPOTLIGHT

Defence Deal



Modi govt to acquire 145 M-777 howitzers from US

Defence ministry sources said that the cabinet committee on security, chaired by PM, has cleared the acquisition of 145 M-777 ultra-light howitzers.

- Indian Navy to get additional P81 submarine hunter
- DRDO's combat drone Rustom-2 flies for the first time



RBI aims to complete cleaning up of banks' book by March 2017

By *Atmadip Ray*, ET Bureau | Dec 12, 2015, 01.59 AM IST [Post a Comment](#)

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KOLKATA: Reserve Bank of India said it is closely monitoring banks' sticky asset scene as it aims to complete the cleaning up act by March 2017.

Rajan said that large Indian promoters had the ability to use the system to their benefit while dealing with banks' loans and RBI has given banks some powers to deal with sticky loans.

"We have spent much of the last few quarters creating a variety of bank powers to deal with stressed assets. Having given those powers, we are now looking at how those powers are (being) implemented," the Governor said in an interaction with the media in Kolkata after RBI's central board took stock of the economy and financial market.

"By March 2017, the entire process of restoring health of banks should be over," Rajan said.

It has introduced the 5:25 scheme, the strategic debt restructuring (SDR) option and allowed taking over of a distressed company by an external agency in order to help banks struggling with rising nonperforming assets.

The 5:25 scheme allows lenders to refinance long term projects every five years. Under the SDR mechanism, banks can take over defaulting companies, exchanging debt for equity, and for 18 months, the account will not be classified as NPAs.

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RBI does annual financial inspections on every bank's loan books and has found divergent practices by banks in recognising sticky loans. The central bank endeavours to wipe out the discrepancies as concerns expressed at various fora that banks use various methods to hide NPAs on their books.

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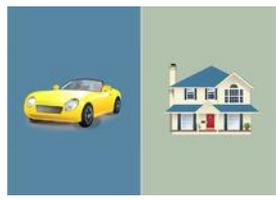
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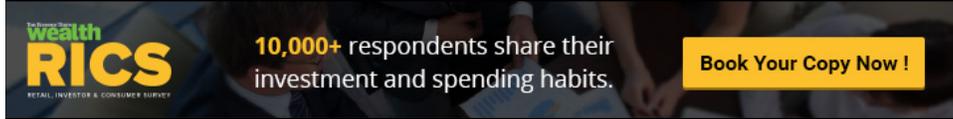
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