

DRT Section

The Debts Recovery Tribunals (DRTs) and Debts Recovery Appellate Tribunal (DRATs) were established under the Recovery of Debts Due to Banks and Financial Institutions Act (RDDBFI Act), 1993 with the specific objective of providing expeditious adjudication and recovery of debts due to Banks and Financial Institution. Prior to the establishment of the DRTs/DRATs, the process of recovery of debts used to be quite protracted and cumbersome. In the year 1990, more than 15 lakh cases filed by Banks and Financial Institutions were pending before various courts involving an amount of more than Rs. 6,000 crore. With the establishment of DRTs/DRATs, the recovery position has improved. The DRTs are on an average disposing off more than 11,000 cases involving an amount of around Rs. 21,000 crore every year.

DEBTS RECOVERY APPELLATE TRIBUNAL (DRAT)

At present, there are 5 DRATs functioning at Allahabad, Chennai, Delhi, Kolkata and Mumbai.

DRAT is the appellate authority to hear and dispose of appeals arising out of the decisions of the DRTs. The DRAT is presided by the Chairperson. The term of Chairperson DRAT is 5 years or up to the age of 65 years, whichever is earlier. A person qualified to be a judge of the High Court or who has been a Member of the Indian Legal Service and has held a post in Grade-I of the service for at least three years or who has held the post of Presiding Officer of DRT for a minimum period of three years can be appointed as the Chairperson of DRAT. The Chairperson of DRAT exercises general power of superintendence and control over DRTs under his jurisdiction.

At present, all the posts of Chairperson, DRAT are filled. The names of the incumbents along with their tenure is as under :

S.No			Name	Tenure upto
1	DRAT	Allahabad	Justice Vishnu Kumar Mathur	01.04.2018
2	DRAT	Chennai	Justice K.G. Shankar	25.11.2017
3	DRAT	Delhi	Justice Ranjit Singh	04-04-2016
4	DRAT	Kolkata	Justice G. Rajasuria	22-08-2016
5	DRAT	Mumbai	Justice A. Arumughaswamy	27-04-2017

DEBTS RECOVERY TRIBUNAL (DRT)

At present, there are 33 DRTs functioning at various parts of the country. 6 New DRTs are also being established at Bengaluru, Chandigarh, Dehra Dun, Ernakulam, Hyderabad and Siliguri.

The DRT is presided by Presiding Officer and the term of the Presiding Officer is 5 years or up to the age of 62 years, whichever is earlier. A person qualified to be a District judge can be appointed as a Presiding Officer of DRT.

Out of the 33 posts of Presiding Officer, two are lying vacant and six new posts of Presiding Officer for 6 new DRTs are also to be filled. The names of the incumbents along with their tenure is as under :

S No	DRT	DRT (Name)	Name of incumbent	Tenure upto
1	DRT-I	Ahmedabad	Sh Krishnendu Ghose	31.08.2016
2	DRT-II	Ahmedabad	Sh. Labh Singh	03-02-2019
3	DRT	Allahabad	Sh. Vinay Goel	14-04-2018
4	DRT	Aurangabad	ShRamesh Kr. Mahaliyan	07-05-2016
5	DRT	Bangalore	ShC.R. Benakanahalli	31-08-2016
6	DRT-I	Chandigarh	Sh. Harcharn Singh	06.01.2020
7	DRT-II	Chandigarh	Sh.Akshay Bipin	24.05.2018
8	DRT-I	Chennai	ShP.K. Ramaswamy Iyer	08-05-2015
9	DRT-II	Chennai	K. Raveendra Bose	11.05.2017
10	DRT-III	Chennai	Sh. R.G. Kurella	17.12.2019
11	DRT	Coimbatore	Sh.J. V. Raj	28-02-2017
12	DRT	Cuttack	Sh. Pramod Kumar Gupta	16-05-2015
13	DRT-I	Delhi	Dr. Rekha Dhakar	06.01.2020
14	DRT-II	Delhi	Sh.K. Asokan	14-10-2015
15	DRT-III	Delhi	ShAshish Kalia	04-08-2016
16	DRT	Ernakulam	Sh. M. Somasundaar	11-02-2019
17	DRT	Guwahati	Sh.Vijay Kr. Garg	14-10-2016

18	DRT	Hyderabad	Sh.K.Sai Mohan	02-05-2015
19	DRT	Jabalpur	Vacant	
20	DRT	Jaipur	Shri R.K.Madan	31-01-2016
21	DRT-I	Kolkata	Sh.A.K. Mishra	28-02-2017
22	DRT-II	Kolkata	Sh Sudhir Kumar Mishra	19-01-2016
23	DRT-III	Kolkata	Sh.R.B. Trivedi	04-07-2017
24	DRT	Lucknow	Dr. R.V.S. Gautam	26.12.2016
25	DRT	Madurai	K. Harinarayana	09-08-2015
26	DRT-1	Mumbai	Hari Venkata Subba Ra	11-02-2019
27	DRT-II	Mumbai	Md Zafar Imam	18-09-2016
28	DRT-III	Mumbai	Sh V.N Lothey Patil	13-12-2016
29	DRT	Nagpur	Sh. K.R. Warriar	05.04.2016
30	DRT	Patna	Sh. Ram Murti Kushwaha	04.01.2020
31	DRT	Pune	Sh. Deepak Thakkar	04.01.2020
32	DRT	Ranchi	Shri Bichitra Nanda Dash	09-02-2017
33	DRT	Visakhapatnam	Vacant	

APPOINTMENT OF CHAIRPERSON OF DRAT/PRESIDING OFFICER OF DRT

As per the Rules framed under the RDDBI Act, the Chairperson of DRAT or the Presiding Officer of DRT is selected by a Selection Committee consisting of:

- Chief Justice of India or a Judge of the Supreme Court nominated by the Chief Justice
- Secretary, Department of Economic Affairs, Ministry of Finance
- Secretary, Department of Legal Affairs, Ministry of Law
- Secretary of Department of Financial Services.
- Governor, RBI or Deputy Governor nominated by the Governor

GROUP 'A' OFFICERS AND SUPPORT STAFF IN DRT/DRAT

Besides the Presiding Officer, each DRT consists of 4 Group 'A' Officers namely, Registrar - one; Assistant Registrar - one and Recovery Officers - two. The DRAT consists of a Secretary/Registrar, the only Group 'A' Officer. These posts are filled up on deputation. The Group 'A' Officers are selected by a Selection Committee headed by the Joint Secretary supervising the work of DRT Section; two Directors/ Deputy Secretary level officers including the Deputy Secretary/ Director in charge of DRT Section and Deputy Legal Adviser from RBI.

Each DRT and DRAT is provided with Group 'B', 'C' and 'D' staff for which separate recruitment rules have been framed for each DRT/DRAT

REMOVAL OF CHAIRPERSON, DRAT/PRESIDING OFFICER, DRT

The Chairperson of a DRAT or a Presiding Officer of a DRT can be removed from his office by the Central Government on grounds of proved misbehavior or incapacity after an inquiry by the Judge of the High Court in case of Presiding Officer and by a Judge of the Supreme Court in case of Chairperson of DRAT.

DISPOSAL OF CASES BY DRTs

The disposal of cases by DRTs, the amount involved in these cases and the amount outstanding during the last three years and current year is as under:

Period	No. of Cases (Original Application, OA) disposed off	Amount involved in cases disposed off (Rupees in crore)	No. of Cases (Original Application, OA) pending	Amount of outstanding debt involved (Rupees in crore)
2011	12122	21155	54061	146180
2012	9125	16078	41205	130815
2013	11194	21495	47933	178899
2014	12594	29378	59645	374983
