

N P As of Banks

4102. **SHRI MURLI DEORA** : Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state :

(a) what is the gross NPAs of public sector banks, scheduled commercial banks, regional rural banks and scheduled co-operative banks separately as on 31st March, 2002 and 31st March, 2003 (latest figures);

(b) the amount of bad debt written off so far by the above banks separately;

(c) the reasons for the levels of NPAs remaining high as compared to international standards; and

(d) the effect of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 over NPAs ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANDRAO VITHOBA ADSUL) : (a) The gross non-performing assets (NPAs) of all scheduled commercial banks, public sector banks, regional rural banks and urban co-operative banks for the year 31st March 2002 (latest available) are as under :

(Amount in Rs. crores)

S. No.	Banks	Gross NPAs
1.	All scheduled commercial banks	70,904
2.	Public sector banks	56,507
3.	Regional rural banks	3066
4.	Urban co-operative banks	11,472

(b) As per available information the amount of bad debts written off by public sector banks and regional rural banks during the year 2001-02 (latest available) were Rs. 3243.48 crores and Rs. 110.73 crores respectively.

(c) The major reasons for the high level of NPAs in different bank groups operating in India are both external and internal. As the Indian banks operate in an environment which is specific to Indian conditions, it would not be appropriate to compare their NPAs with NPAs level of banks operating at international level.

(d) Government of India has advised the Public Sector Banks to take action under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. Borrowers are now approaching the

banks for settlement of their accounts. As on 31st December, 2002, public sector banks had issued 15862 notices and have recovered an amount of Rs. 82 crores in pursuance of the said Act.

Shortfall in Excise Duty collections

4103. SHRI MURLI DEORA : Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state :

(a) what is the net receipt from Central excise duties during the financial years 2000-2001 and 2001-2002 as against the budget estimates;

(b) the reasons for shortfall, if any;

(c) the increase in value of production in the manufacturing sector as against the increase in Central excise receipts;

(d) the percentage of down fall and the reasons for it;

(e) whether the scheme for levy of duty on the basis of capacity of production on processed fabrics resulted in the fall of revenue collection; and

(f) if so, the steps being taken to plug leakage of revenue ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI GINGEE N. RAMACHANDRAN) : (a) The budget estimate and net receipts from Central Excise during 2000-01 and 2001-02 and shortfall in net receipts were :

(Rs. crore)		
Year	Budget Estimate*	Net Excise Receipts*
2000-01	71252	68526
2001-02	81720	72555

*As per Receipts Budget.

(b) Factors attributable to shortfall in revenue collection include sluggishness in industrial production in certain critical sectors of the economy in both years. The moderately low rate of inflation registered in 2001-02 also affected the revenue collection in 2001-02. Besides, the increase in SSI excise duty exemption limit from Rs. 50 lakhs to Rs. one crore in 2000 was also a factor.