

in respect of Public Sector Banks, as reported by RBI, is as under:

As on last Friday of	Percentage of outstanding agricultural advances to Net Bank Credit	Percentage of overdues to demand
March 1996	14.29	40.45
March 1997	16.35	38.17
March 1998	15.72	37.15

Increase in NPAs

2994. SHRI C. O. POULOSE: Will the Minister of FINANCE be pleased to state:

(a) whether the Non-Performing Assets (N.P.A.) of the nationalised banks are increasing very fast, if so, the total NPA of each of these banks and the amount of arrears above three years;

(b) the steps proposed to be taken, to do away with this NPA other than the establishment of asset reconstruction companies as pronounced in budget for 1998-99; and

(c) the details of loans whose arrears is above Rs. one crore?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI R. JANARTHANAM): (a) A statement showing bank-wise NPAs of nationalised banks for the last three years is given in the Statement (*See below*) RBI's data reporting system does not generate

information on NPAs which are in arrears for various slabs of periods.

(b) Banks have been advised to formulate loans recovery policy, reduce NPAs through recovery and negotiation/ settlements, set up recovery cells at Head Offices Take recourse to Debt Recovery Tribunals and while sanctioning loans keep in view the list of defaulters/suit filed accounts. Other steps taken to recover the NPAs are annual discussions with top executive of the nationalised banks, strengthening of credit management, fixing staff accountability etc.

(c) Reserve Bank of India publishes every year, as on 31st March, a list of borrowal accounts against which banks and financial institutions have filed suits for recovery of funds with outstanding of Rs. 1 Crore and above, total number of such accounts for nationalised banks were 1726 having amount of Rs. 6554.86 Crores as on 31.03.97. A copy of this list is available in the Parliament Library.

Gross NPAs of Nationalised Banks

Name of the Bank	1994-95		1995-96		1996-97	
	% NPAs		% NPAs		% of	
	Gross NPA	to total advances	Gross NPA	to total advances	Gross NPA	to total advances
Allahabad Bank	1235.11	26.88	1255.00	23.98	1302.89	23.93
Andhra Bank	377.65	14.30	332.20	11.61	365.68	11.81
Bank of Baroda	2689.68	16.58	2840.09	16.16	3216.00	17.15
Bank of India	2961.00	20.66	2434.00	14.49	2275.00	11.78

Name of the Bank	1994-95		1995-96		1996-97	
	Gross NPA	% NPAs to total advances	Omits NPA	% NPAs to total advances	Gross NPA	% of NPAs to total advances
Bank of Maharashtra	734.59	25.71	694.26	21.87	749.43	20.67
Canara Bank	1523.00	12.93	2647.32	17.93	3323.72	20.26
Central Bank of India	2154.78	24.98	2420.00	23.91	2520.00	25.00
Corporation Bank	260.01	11.69	251.83	9.67	316.78	9.92
Dena Bank	557.00	17.34	541.00	14.70	674.21	15.10
Indian Bank	2102.41	24.09	3140.00	34.15	3303.00	39.12
Indian Overseas Bank	2001.41	26.85	2020.00	22.59	1317.00	15.80
Indian Bank of Commerce	221.94	6.14	271.30	5.68	367.56	7.36
Punjab & Sind Bank	619.32	22.53	957.53	27.70	1089.70	30.71
Punjab National Bank	2033.00	17.01	2518.00	18.74	2426.14	16.31
Syndicate Bank	1452.97	27.48	1311.75	20.97	1291.78	19.32
UCO Bank	1745.60	29.40	1839.52	24.54	1872.62	28.35
Union Bank of India	695.95	9.41	945.86	10.38	987.80	10.38
Union Bank of India	1309.68	36.90	1401.00	38.00	1398.00	36.20
Vijaya Bank	439.40	17.47	545.38	20.36	511.96	18.73
Total For Nail. Banks	25114.50	19.98	28366.04	19.52	29209.27	19.05

Exemptions to National Safety Council from the Purview

2995. SHRI CO. POULOSE: Will the Minister of FINANCE be pleased to state:

(a) whether Government have received representation from the National Safety Council, Bombay to exempt the organisation from the purview of Income-Tax in view of its being a non-profit organisation;

(b) whether Government have considered the representation; and

(c) if so, the action taken by the Government on the representation?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI R. JANARTHANAN): (a) Yes, Sir.

(b) and (c) . Exemption u/s 10 (22) and 11 had been denied to the Council by the assessing Officer. The CIT(A) and ITAT allowed its claim. Reference application u/s 256 (I) has been filed by the Income-Tax Department before the Hon'ble Bombay High Court against the order of the ITAT: Since the matter is sub-judice, the representation is pending.

विदेशी निवेश का बहिर्गमन

2996. श्री ओमप्रकाश कोहली: क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) 1991 में आर्थिक-सुधार प्रारंभ होने के समय से अब तक सभी स्त्रोतों से कुल मिलाकर कितना विदेशी पूंजीनिवेश किया गया है,