

(b) SEBI has issued public notices disclosing the names and addresses of such entities acting as unregistered sub-brokers and cautioned the investors not to deal with them. Prosecution proceedings have also been initiated against such entities in accordance with the provisions of SEBI Act, 1992.

#### Recovery of NPAs

2447. SHRI SHYAMAL CHAKRABORTY: Will the Minister of FINANCE be pleased to state:

- (a) the total amount of bad debt or Non-Performing Asset (NPA) till date;
- (b) whether concrete steps have been taken by Government to recover the huge amount of bad loan (NPA);
- (c) whether private sector banks suffer bad debt syndrome; if not, how does it inflict the public sector banks only;
- (d) how many bank officials have so far been booked and given punishment for being found guilty in the matter; and
- (e) what concrete steps have been taken against the defaulters and awarded punishment?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA):  
 (a) and (b) As on 31.03.2010, the Gross Non-Performing Assets (NPAs) of Scheduled Commercial Banks (SCBs) amounted to Rs. 81,813 crore, which is 2.50% of their gross advances. The details of Gross NPAs and their percentage to gross advances in respect of Public Sector and Private Sector Banks are given as under-

(Amount in Rs. crore)		
Year	Public Sector	Private Sector
March 2008	39,749 (2.34)	12,976 (2.74)
March 2009	44,039 (2.09)	16,888 (3.25)
March 2010	57,301 (2.27)	17,384 (2.97)

(Figures in brackets are %age to Gross advances)

It may be seen that Gross NPA ratios of Private Sector banks has been higher than that of Public Sector Banks (PSBs) during the last three years.

(b) and (e) To improve asset quality of the banks and to create a good recovery climate, the Reserve Bank of India (RBI) and the Government have taken various steps which, inter-alia, include prescribing prudential norms for provisioning and classification of non-performing assets, guidelines for prevention of slippages, Corporate Debt Restructuring and other restructuring schemes, One Time settlement schemes, enactment of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002, the Credit information Companies (Regulation) Act, 2005, and the Recovery of Debts due to Banks and Financial Institutions (DRT) Act, 1993 etc. Due to concerted efforts made by the Government and RBI, the Gross NPA to Gross Advances ratio of PSBs has reduced from 3.71% in 2006 to 2.03% in 2008 and 2.27% in 2010.

(d) Data Reporting System of RBI does not collect information about the number of bank officials found guilty and punished due to NPA of loans.

#### **Opening of Bank branches in minority concentrated districts**

2448. SHRI MOINUL HASSAN: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that people of minority concentrated districts face problems to access bank facilities;

(b) whether there is any instruction to Reserve Bank of India (RBI) from Government to open Public Sector Bank branches in the minority concentrated districts;

(c) if so, what is the improvement in the last three years; and

(d) if not, what is the future plan of Government in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM):

(a) As reported by Reserve Bank of India (RBI), the amount of credit outstanding to Minority Communities by Scheduled Commercial Bank in 121 Minority Concentrated Districts as on 31st March, 2008, 2009 and 30th September, 2009 was as under :