

(a) whether it is a fact that Government had set the target of Rs. 3,75,000 crores to be given for agriculture sector as loan in the financial year 2010-11;

(b) if so, the details thereof;

(c) whether any criterion was fixed to decide the volume of this amount; and

(d) if so, the details thereof and the percentage this amount of Rs. 3,75,000 crores was to the total amount of loans given to primary sector during the financial year 2009-10?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA):

(a) to (d) Yes Sir, Government had set a target of Rs 3,75,000 crores for lending to Agriculture sector in 2010-11. The agency-wise target and achievement made by the lending agencies are given below:

Lending Agencies	Target (Rs. in crore)	Achievement (Rs. in crore)
Commercial banks	280000	332705.98 (118.82%)
Co-operative banks	55000	70105.30 (127.46%)
Regional Rural Banks	40000	43967.70 (109.92%)
Total	375000	446778.98 (119.14%)

(Source-NABARD)

Reserve Bank of India (RBI) has reported that the total amount of loan given to priority sector during the year 2009-10 was Rs 11,38,406.35 crores. The target of Rs 3,75,000 crores was approximately 33% of the total priority sector loans for 2009-10.

Recovery of NPAs of Banks

196. SHRI T.K. RANGARAJAN: Will the Minister of FINANCE be pleased to state:

(a) the total amount of non-performing Assets (NPAs) of the nationalized banks till date;

- (b) whether the NPA includes loans availed by the industrial houses in the country;
- (c) if so, the details of the amount due from these companies; company wise; and
- (d) the details of steps taken to recover the amount by the respective banks?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA) :
 (a) to (c) As on 31.03.2011, the Gross Non-Performing Assets (NPAs) of Public Sector Banks stood at Rs. 71,047 crore (2.31% to gross advances) which also includes NPA of loans availed by industrial houses. Reserve Bank of India (RBI) does not maintain the break-up for industrial houses. However, Credit Information Bureau (India) Limited, (CIBIL) is maintaining a database on suit-filed accounts of Rs. 1 Crore and above which is available at their website www.cibil.com.

(d) To improve the health of financial sector, to reduce the NPAs, to improve asset quality of the banks and to create a good recovery climate, RBI and the banks have already taken various steps over the years, 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 Securitisation 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.

Opening of banks in unbanked blocks

197. DR. T. SUBBARAMI REDDY: Will the Minister of FINANCE be pleased to state:

- (a) whether Centre had decided to hold meeting with the States having unbanked blocks;
- (b) whether there is a need for a roadmap to help banks open branches;
- (c) if so, whether there are number of States where banks are not in operations;