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15.	Ace Agro Products Limited	As the complaint relates to Collective Investments Scheme which is under the jurisdiction of SEBI, the complainant has been advised to lodge complaint with SEBI.
16.	Praptee Marketing Services Private Limited	As the complaint relates to Collective Investments Scheme which is under the jurisdiction of SEBI, the complainant has been advised to lodge complaint with SEBI

Loan defaulters

2985. SHRI PRAMOD KUREEL : Will the Minister of FINANCE be pleased to state :

- (a) the total volume of Non-Performing Assets (NPA) as on date in our country;
- (b) the names of the top-25 defaulters who owe more than 100 crores to various Public Sector Banks or financial institutions; and
- (c) the steps being envisaged by Government to recover the said money from defaulting companies and individuals?

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

(a) The Reserve Bank of India (RBI) has informed that as on September 30, 2011, the total amount of NPAs of all Scheduled Commercial Banks (SCBs) operating in India stood at Rs. 1,19,124 crore.

(b) The details of top 25 defaulters cannot be provided as Section 45 E of the Reserve Bank of India Act, 1934 prohibits the Reserve Bank from disclosing credit information' except in the manner provided therein. However, the number of suit-filed accounts of Rs. 1 crore and above, as maintained by CIBIL, can be accessed at the website of CIBIL at www.cibil.com.

(c) 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, Reserve Bank of India (RBI) and the Government 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 and Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI), which has been operationalised *w.e.f.* 31st March, 2011.