THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA):
(a) and (b) As reported by RBI, there are 22469 accounts who owe more than Rs. 10 crore to nationalised banks with the sanctioned credit limit aggregating to Rs. 1412542.71 crore as on 31.03.2010 (latest available). In terms of the RBI guidelines, banks determine their actual lending rate on loans and advances with reference to the Base Rate announced by banks after approval from their respective Boards.

(c) In order to improve asset quality of the banks and 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 Institution (DRT) Act, 1993, etc.

## Launch of Islamic banks in India

840. SHRI GOVINDRAO ADIK: SHRI SANJAY RAUT:

Will the Minister of FINANCE be pleased to state:

- (a) whether it is a fact that Islamic Development Bank is keen to develop Waqf properties in India;
- (b) whether it is also a fact that Islamic Development Bank (IDB) is launching Islamic banking in India; and
  - (c) if so, the details thereof and the reaction of Government thereto?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA):
(a) to (c) All foreign banks require licence from Reserve Bank of India (RBI) to operate in India.
RBI has informed that they have neither issued any banking licence to Islamic Development Bank to carry on banking business in India nor any such application from Islamic Development Bank is pending with them.

## Availability of hospital beds

†841. SHRIMATI HEMA MALINI:
SHRI PRABHAT JHA:
SHRI KAPTAN SINGH SOLANKI:

Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

†Original notice of the question was received in Hindi.