

duty of each State Government. It is not a Central subject. We do only specific intervention from the Government of India and we provide money also. Under the National Rural Health Mission we provide money only to the rural hospitals, that is, district and below. So far, we don't have any Urban Health Mission whereby we could provide facilities. After these incidents at the B.C. Roy Hospital and the Malda hospital, as I have said, we have provided some facilities like Special New Born Care Units. The money is being paid by the Government of India for a 20-bed hospital and for trained doctors and nurses. The cost of setting up this Special New Born Care Unit is being paid by the Government of India and the operation cost is being paid by the Ministry. Post these incidents, we have given money for setting up a 30-bed Special New Born Care Unit at the B.C. Roy Hospital in the 3rd week of November, 2011 and we have also given money for setting up a Special New Born Care Unit at Malda and Murshidabad.

SHRI D. BANDYOPADHYAY: Thank you, Sir. Is it a fact that out of the total number of new born babies with low birth-weight throughout the world, 42 per cent belongs to India? Is it a problem more of generic than specific?

SHRI GHULAM NABI AZAD: Could you please repeat it?

SHRI D. BANDYOPADHYAY: Is the problem of new-born deaths generic or specific?

SHRI GHULAM NABI AZAD: I would not say generic. There are a number of causes why it is taking place in our country. As I have said, it is due to birth asphyxia. Immediately they can't take the oxygen and they can't breathe. If a referral hospital is not close-by or if it is far away, it would be very difficult. So, I would just like to mention what are the basic causes which contribute to this. It is happening because the doctor is not available, referral hospital is not available, transport is not available, terrain of our country, the size of our country and the population in some areas are also the reasons to rail this. The terrain may be not that hostile, but non availability of the human resource is a concern. We must also admit that in our country, we have an acute shortage of human resources at all levels, national, State, district and lower levels. We are trying to augment the infrastructure. We are trying to increase it. We have made a number of policy changes in the last two years to increase the capacity at the super specialty level. As you might have seen in the hon. President's Address, in two years' time, there has been 62 per cent increase at the post graduate level and almost 40 per cent increase at the MBBS level. Similarly, at all levels, augmentation and increase of human resources is being done.

Increase in NPAs of public and private sector banks

*82. SHRI PRASANTA CHATTERJEE: Will the Minister of FINANCE be pleased to state:

(a) whether in the latest December quarter, Gross Non Performing Assets,

(NPAs) of public sector banks grew by 44.8 per cent compared to a year ago, while that of the private sector banks rose by 2.6 per cent; and

(b) if so, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN NEENA): (a) and (b) A Statement is laid on the Table of the House.

Statement

(a) It has been observed that while the Gross Non Performing Assets (NPAs) in respect of Private Sector Banks for the period December, 2011, over the period December, 2010, has increased from Rs. 18,451.36 crore to Rs. 18,940.14 crore in absolute terms, the Gross NPAs in respect of Public Sector Banks (PSBs) have increased from Rs. 68,597.09 crore to Rs. 103,891.27 crore over the same period. However, the Gross NPAs of PSBs, in terms of percentage of Gross Advances, has increased from 2.27 % to 3.18% during the same period.

(b) The reasons for increase in NPAs of PSBs are as under:

- (i) Switching over to system-based recognition of NPAs by most of the PSBs during June - Sept. 2011 quarter.
- (ii) Increase in interest rates and slowing economic growth during 2011, has adversely impinged on the repayment capacity of all categories of borrowers, especially small and medium enterprises.

SHRI PRASANTA CHATTERJEE: Sir, I have noted in the reply that the Gross NPAs in respect of Public Sector Banks have increased from Rs. 68,597.09 crore to Rs. 103,891.27 crore over a period of time; the period is given in the reply. My question is, will the Government agree to publish the names and addresses of the defaulters, the corporate sectors and the individuals, which have above Rs. 1 crore, and take strict measures to realise the loan amount?

SHRI NAMO NARAIN MEENA: Sir, I appreciate the question raised by the hon. Member. Regarding making public the details of Gross Non Performing Assets of different banks, for the last three years and for the current financial year, the accounts with amount more than one crore, are being published by the CIBIL and are available on the website of the CIBIL. They are suit-filed accounts. So far as non suit-filed accounts are concerned, they are being published for the internal circulation of the banks by the Reserve Bank of India in six months. This is the system available.

SHRI PRASANTA CHATTERJEE: Sir, my earlier question relates to the punitive measures also. Anyway, my second question is this. Is there any system to cross verify whether any of the Director of a company is in the Board of Directors of any other company which has already defaulted in paying back the loan? Is there any such system to verify this?

SHRI NAMO NARAIN MEENA: Sir, some of the Directors are appointed by

the shareholders and some are appointed by the Government but clearance is always obtained that there is nothing against them and then only they are appointed.

SHRI PRAKASH JAVADEKAR: Sir, this is a very serious matter as far as banking assets are concerned because this is your and our money. It is the depositors' money with which bank is giving advances to others. When the NPAs grow, which the Government has also accepted that it has now grown from 2.27 per cent to 3.18 per cent, यानि 3 फीसदी ब्याज बढ़ सकता था, आज वह NPA में जा रहा है। हमारे देश में एक बड़ी विचित्र बात है कि industry sick होती है, बैंक डूबता है, लेकिन industrialist कभी sick नहीं होता, वह कभी बीमार नहीं होता। बीमार उद्योग होता है, बीमार बैंक होता है और depositor का नुकसान होता है, सरकार को चूना लगता है, लेकिन industrialist को नुकसान नहीं होता है। इस पर मेरा question यह है कि, one reason which he has cited in his reply is increase in interest rates and slowing economic growth during 2011. There is the euro zone crisis also, which he has not mentioned. The textile sector and other sectors are suffering because there is the problem of export in many sectors. Has it resulted in increase of NPAs? In such a scenario, what does the Government contemplate to do? The recapitalization of banks is going on now in just fulfilling the losses out of these NPAs.

श्री नमो नारायण मीणा: सभापति जी, जो NPAs. बढ़े हैं, ये मार्जिनल हैं, अनयूजुअल नहीं हैं,...(व्यवधान)...

श्री प्रकाश जावडेकर: सभापति जी, एक लाख करोड़ है...(व्यवधान)...32,000 करोड़ बढ़ा है एक क्वार्टर में...(व्यवधान)...

श्री सभापति: जवाब सुन लीजिए...(व्यवधान)...

श्री नमो नारायण मीणा: सभापति जी, एक समय था, 1997 में, जब बैंक के एन.पी.ए. 15.70 पर सेंट तक बढ़ गए थे, लेकिन एफर्ट्स करते-करते ये 2011 में 2.5 पर भी लाए गए। NPAs. को रिकवर करने के लिए बहुत सारे मैकेनिज्म अवेलेबल हैं। लीगल प्रोविजन्स हैं, सरफेसी डी.आर.टी. है, लोक अदालतें हैं, कंप्रोमाइज में भी कर सकते हैं वन टाइम सैटलमेन्ट जैसे बहुत सारे ऐसे मैथड्स हैं जिनसे कि NPAs. कम हो सकते हैं और ये कम किए भी जा रहे हैं। मैं माननीय सदस्य को विश्वास दिलाता हूँ कि आने वाले समय में सभी बैंक्स को निर्देश दिए गए हैं कि एक प्लान बनाइएगा कि किस तरीके से NPAs. को कम किया जा सकता है। मैं माननीय सदस्य की इस बात से भी सहमत हूँ कि वर्ल्ड इकॉनमी में काफी स्लो डाउन हुआ और उसकी वजह से भी परेशानी हुई। मैं पब्लिक सैक्टर बैंक्स की एक बात बताना चाहता हूँ कि जब 2008 का स्लो डाउन हुआ था, The private sector banks almost competely stopped lending. जबकि उस समय हमारे पब्लिक सैक्टर बैंक्स ने 20 से 25% ग्रोथ रेट से लेंडिंग की थी और सपोर्ट की थी। उसका थोड़ा-बहुत असर अब देखने को मिल रहा है, लेकिन मैं आपको विश्वास दिलाता हूँ कि हमारे बैंक्स की आज की पोजीशन साउंड है और इन्होंने प्रॉफिट भी दिया है। पिछले नौ महीने में हमारे पास 33,000 करोड़ का प्रॉफिट आया है। मैं यह बताना चाहता हूँ कि जो भी NPAs. हैं, उनके लिए कार्य योजना बनाकर रिकवर किया जाएगा।

SHRI TIRUCHI SIVA: Sir, would the hon. Minister enlighten the House with sector-wise details of NPAs? Which are the sectors contributing more to the NPAs?

श्री नमो नारायण मीणा: सभापति जी, कुछ सेक्टर्स मेंने रिप्लाय में भी दिये हैं और MSME is one of the sectors. But some of the affected sectors are the power sector, the steel sector and the aviation sector.

SHRI TIRUCHI SIVA: Percentage-wise!

SHRI NAMO NARAIN MEENA: If you want to know the percentage-wise details, in the aviation sector, the outstanding loan was Rs.39,000 crores and the NPA is Rs. 741 crores. In the power sector, the outstanding in September 2011 was Rs.1,21,000 crores and the overdue amount was Rs. 446 crores. In the steel sector...

SHRI TIRUCHI SIVA: Sir, the Minister can furnish the percentage-wise details later on.

SHRI NAMO NARAIN MEENA: Okay, Sir.

SHRI SUKHENDU SEKHAR ROY: Sir, there are some telecom companies whose licenses have been cancelled, as directed by the Supreme Court, How much outstanding amount are these telecom companies having with the nationalized banks?

SHRI NAMO NARAIN MEENA: Sir, I do not have the figures just now. I will supply these figures to the hon. Member.

MR. CHAIRMAN: Thank you. Question No. 83.

SHRI PIYUSH GOYAL: Sir, yesterday, I have given a zero hour notice...

MR. CHAIRMAN: Zero hour notice is a separate matter.

SHRI PIYUSH GOYAL: This is a very important issue. They are cutting down the audit of banks. On the one hand the NPAs are going up by 50 per cent...

MR. CHAIRMAN: Take it up with the hon. Minister.

SHRI PIYUSH GOYAL: The Government is proposing to reduce the audit of PSU banks. It is a very important issue.

MR. CHAIRMAN: You have a point. But please take it up separately...
(Interruptions) Question No. 83.

Utilization of MGNREGS funds

*83. SHRI SYED AZEEZ PASHA: Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) the details of funds released to various State Governments under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), in 2011-12 upto 31 January, 2012. State-wise;

(h) whether Government has conducted any inspection of each of these States in 2011-12;

(c) whether it is a fact that 97 per cent of such funds were spent on roads and other earth digging schemes; and