

(c) whether it is also a fact that Government feels the external debt is within manageable limits; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) to (d) absolute terms, India's external debt increased from US\$ 305.9 billion at end-March, 2011 to US\$ 345.7 billion at end-March, 2012. At this level, the external debt remains at manageable level as indicated by the Debt-GDP ratio of 20.0 per cent at end-March, 2012 and the debt service ratio of 6.0 per cent of current receipts for 2011-12. The external debt increased marginally to US\$ 349.5 billion at end-June, 2012.

#### **Loans to big industrialists**

†39. SHRI NARESH AGRAWAL: Will the Minister of FINANCE be pleased to state:

(a) the amount of loan in crores disbursed by Nationalised banks to industrial houses in the country during the last five years and the terms and conditions set out for these loans;

(b) whether it is a fact that the guidelines of Reserve Bank were not fulfilled in granting the loans to big industrialists whereas these guidelines are followed in granting loans to small borrowers; and

(c) if so, the reasons therefor and the action taken by Government thereon and if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) Reserve Bank of India (RBI) does not maintain information regarding loan disbursed by Public Sector Banks to industrial houses in the country. However, the non-retail outstanding loans (Total loans minus Agricultural loans and Retail loans) as at financial years ending March, 2008, 2009, 2010, 2011 and 2012 stood at Rs. 11,65,599 crore, Rs. 14,77,425 crore, Rs. 17,61,946, Rs. 21,59,499 and Rs. 25,18,774 crore respectively in the Public Sector Banks.

(b) and (c) Reserve Bank of India (RBI) monitors implementation of its guidelines by banks. In case of violation of such guidelines, RBI takes appropriate action.

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†Original notice of the question was received in Hindi.