

- (c) the corrective steps taken by the Government in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) Yes, Sir.

(b) Separate data regarding details of each religious NGO which has received concessions under the Income-tax Act, 1961 is not maintained. Registration or approval is granted under the Act to NGOs engaged in activities which are either charitable or religious or both by the Prescribed Authority. There is no separate demarcation in such registrations or approvals for NGOs which are religious in nature.

(c) Corrective steps are taken when the NGOs have violated the prescribed conditions under the Income Tax Act. These may include withdrawal of registration or approval and consequential proceedings under the Act.

#### **Internal Inspection and Audit of banks**

4378. SHRI T. K. RANGARAJAN: Will the Minister of FINANCE be pleased to state:

(a) whether the internal inspection and audit of the concerned banks detected any irregularity in the context of irregularities detected by the C&AG in the Agricultural Debt waiver and Debt Relief Scheme, 2008;

(b) if so, the number of such cases;

(c) if not, the reasons therefor;

(d) whether the RBI inspection team found any irregularity while inspecting the Banks;

(e) if so, the number of such case; and

(f) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) to (f) Subsequent to certain observations during Exit Conference on the Performance Audit of Agriculture Debt Waiver and Debt Relief Scheme (ADWDRS), 2008 conducted by C&AG, the Government had, *inter alia*, instructed implementing agencies/lending institutions to take immediate corrective action and verify cases of all beneficiaries under the Scheme.

The Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD), the implementing agencies for the Scheme, have reported that they are receiving reports on the action taken from lending institutions. In many cases, recoveries of excess benefits given have been made.

As per reports received from implementing agencies/lending institutions, recoveries of Rs. 238.58 lakhs have been made in 908 cases where benefits were granted to ineligible beneficiaries. In addition, recoveries have been made amounting to Rs. 361.39 lakhs in 1358 cases where excess benefits were extended to the beneficiaries. Rs. 195.2 lakhs have also been refunded in 2506 cases where excess charges/interests were claimed by lending institutions.

Out of 34,277 branches of 26 Public Sector Banks (PSBs) covered under ADWDRS, 2008, re-verification has been completed in 11,502 branches. As regards cooperative banks, the information has been received from NABARD in respect of 32 out of 73 DCCBs and 7 out of 15 SCARDBs. As reported by NABARD, the re-verification has been completed in 632 branches out of 5472 in 21 RRBs and in 224 branches of District Central Co-operative Banks (DCCBs)/State Co-op Agriculture and Rural Development Banks (SCARDBs) out of 3860 branches.

#### **Financial health of public sector banks**

4379. SHRI NARESH AGRAWAL: Will the Minister of FINANCE be pleased to state:

- (a) whether the Public Sector Banks are in bad financial health;
- (b) if so, whether Government has tried to find out and address the reasons for the same;
- (c) if so, the details thereof; and
- (d) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) to (d) The Capital Adequacy Ratio (CAR) of Public Sector Banks (PSBs) has always remained above the regulatory stipulations. PSBs have registered increase in their Profit after Tax. The key financial indicators of PSBs during the last 3 years are as under: