

(Amount in Rs. Crore)

	Suit Filed Accounts		Non-Suit filed Accounts	
	Nos.	Amt.	Nos.	Amt.
Nationalised Banks	2451	9510.89	157	683.12
State Bank Group	1085	7014.40	981	3491.58
Total Public Sector Banks	3536	16525.30	1138	4174.70

(Source: RBI)

(c) Yes, Sir.

(d) The details of Net Non-Performing Assets (NNPAs) ratio of the Scheduled Commercial Banks (SCBs) for the years 2007-08 to 2011-12 are as under:

Year	NNPA Ratio	Year	NNPA Ratio
2007-08	1.08%	2010-11	0.93%
2008-09	1.13%	2011-12	1.24%
2009-10	1.13%		

(e) Besides, the regular recovery mechanisms, there are several options for recovery of NPAs. A copy of list of wilful defaulters, (non-suit filed accounts) and list of wilful defaulters (suit filed accounts) are forwarded to Securities & Exchange Board of India (SEBI) by RBI and CIBIL respectively, in order to prevent them to access the capital markets. No additional facilities are to be granted by any bank/ financial institution to the listed wilful defaulters. The legal process wherever warranted, against the borrowers/ guarantors and foreclosure of recovery of dues is initiated expeditiously by the banks. The lenders may also initiate criminal proceedings against wilful defaulters, wherever necessary.

Other legal options available to banks for resolution of NPAs/recovery of loans are action under the Securitisation and Reconstructions of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI Act, 2002), recourse to Debt Recovery Tribunals (DRTs) and Lok Adalats.

#### **Meeting of joint consultative committee of RRBs**

1613. SHRI RAMA CHANDRA KHUNTIA: Will the Minister of FINANCE be pleased to state:

(a) the number of meetings of Joint Consultative Committee of Regional Rural Banks (RRBs) have been held in the year 2011 and 2012;

(b) the number of meetings of the committee to be held in a year as per the guidelines of Central Government;

(c) if the required number of meetings could not been held, the reason for the same; and

(d) whether the Central Government will issue instructions to the Chairman, NABARD to implement the guidelines given by Government in the matter of convening Joint Consultative Committee of RRBs?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) One meeting of the Joint Consultative Committee of the Regional Rural Banks was held in 2011. No meeting was held in 2012.

(b) As per the guidelines of Central Government, the Joint Consultative Committee can meet on a half yearly basis or more often if considered necessary.

(c) and (d) As per clause 4.3 of Joint Consultative Committee Rules, in every two years, the Committee requires reconstitution. NABARD has reported that the Committee was reconstituted with new members from 2 State Governments, 2 Sponsor Banks, 2 RRBs in November, 2012. However, the reconstitution of the committee could not be completed pending consent from the Government of Karnataka which was received only on 7th March, 2013.

#### **Funds for climate change projects and renewable energy**

1614. SHRIMATI VANDANA CHAVAN: Will the Minister of FINANCE be pleased to state:

(a) the amount spent by the Central Government on climate change mitigation and adaptation related projects in the last Five Year Plan and the share of energy efficiency, renewable energy and other related projects in these funds;

(b) the number and details of international and national funds to which India has access to and is currently being utilized for financing climate change related project in India; and

(c) whether Government deems it possible to make a single corpus exclusively for renewable energy sector, drawing from these National and International funds in view of high capital requirement and financing in this sector?