(d) The details of recovery made by PSBs through suit filed cases, as available with RBI, are as under:

(Amt. in Rs. Crore)

Period	Suit Filed	Amt. Recovered	%age of Recovery
2009-10	47,576	2,403	5.1
2010-11	52,672	2,342	4.4
2011-12	79,117	1,700	2.1
2012-13	97,701	1,905	2.0

Increasing NPAs of Banks

820. SHRI AJAY SANCHETI: Will the Minister of FINANCE be pleased to state:

(a) whether the Non-Performing Assets (NPAs) of the Nationalized and co-operative banks have gone up considerably;

(b) if so, the trends NPAs of these banks during last three years; and

(c) how Government propose to tackle these problems of increasing NPAs of banks?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) and (b) As per the data available with the Reserve Bank of India (RBI), the Non-Performing Assets (NPAs) of Public Sector Banks (PSBs) and Co-operative Banks during the years 2009-10, 2010-11, 2011-12 and 2012-13 are as under:

(Amount Rs. in crore)

Year	2010-11	2011-12	2012-13
PSBs	71,080	1,12,489	1,55,890

Year	2009-10	2010-11	2011-12
Co-operative Banks	41,075	42,809	42,711

(c) To improve the health of the financial sector, to reduce the NPAs, to improve asset quality of banks and to prevent slippages, RBI has issued detailed instructions to banks to address the issues of NPA management. Besides, the Government has advised PSBs to take a number of new initiatives to increase the pace of recovery and manage NPAs, which include appointment of Nodal officers for recovery, to conduct special drives for recovery of loss assets, to put in place early warning system, to replace system of post dated cheques with Electronic Clearance System (ECS) and to constitute a Board level Committee for monitoring of recovery.

The steps taken by the Government and RBI have resulted in year-on-year improvement in recovery of NPAs by PSBs.

The level of NPAs of co-operative banks is being monitored by RBI on a regular basis and banks with low level of NPAs are incentivized by permitting them to open on-site ATMs and undertake additional forms of business on their own, without requiring them to approach RBI for approval.

Credit growth

†821. DR. YOGENDRA P. TRIVEDI: Will the Minister of FINANCE be pleased to state:

(a) whether there is no improvement in banks credit growth;

(b) whether the pace of lending to agriculture, corporate, services and N.B.F.C. has also become slow; and

(c) if so, the reasons therefor and the details of the steps taken by Government to improve this situation?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) to (c) The data furnished by Reserve Bank of India on advances extended by banks, (excluding Local Area Banks) to various sectors is given in Statement (*See* below). The data shows that total gross advances increased from Rs. 39,91,584 crore as on March, 2011 to Rs. 53,70,250 crore as on March, 2013. However, growth in gross advances decreased from 22.27% as on March, 2011 to 15.10% as on March, 2013. Further, advances for agriculture, NBFCs and Corporate have also increased. However, their growth rate has declined from March, 2011 to March, 2013.

†Original notice of the question was received in Hindi.