

At bank system level (all banks), Firststrand Bank (a foreign bank) has the worst GNPA ratio of 25.93% and 15 foreign banks have nil GNPA ratio. Among Public Sector Banks, United Bank of India is the worst performer with 10.78% GNPA ratio and the best performer is Vijaya Bank with 2.85% GNPA ratio. Among Private Sector Banks (excluding Local Area Banks) Dhanlaxmi Bank is the worst performer with 7.27% and the best performer is Yes Bank with 0.36%. The above data is as at end Sep-14. (*Source: RBI*)

Costing fiscal deficit

2580. SHRI MOHD. ALI KHAN: Will the Minister of FINANCE be pleased to state:

- (a) whether Government has contained the fiscal deficit over the year; and
- (b) if so, the details thereof and if not, the reasons therefor ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) and (b) As per provisional accounts of CGA, actual fiscal deficit in F.Y. 2013-14 was contained to 4.5 per cent of GDP against the B.E. of 4.8 per cent for the year.

In the General Budget 2014-15, fiscal deficit has been estimated to 4.1 per cent of GDP. At the end of October, 2014, fiscal deficit was 3.7 per cent of GDP.

Opening of bank accounts in urban areas under PMJDY

2581. SHRI PYARIMOHAN MOHAPATRA: Will the Minister of FINANCE be pleased to state:

- (a) whether Government is aware that in order to achieve targets for opening new accounts under the Pradhan Mantri Jan-Dhan Yojana (PMJDY) the new accounts are being opened predominantly in the urban areas and areas in close proximity to the existing branches of banks leading to the apprehension that the really poor will not be covered in significant numbers; and
- (b) if so, the remedial measures taken to obviate this phenomenon ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) and (b) Pradhan Mantri Jan-Dhan Yojana (PMJDY) envisages to cover all households in the country with at least one bank account per household. Rural areas have been mapped into Sub Service Areas (SSAs) and urban areas into Wards. Banks have been given target to carry out surveys in allocated SSAs and Wards and to open accounts of all uncovered households.