

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.

The accounts are being opened in the urban areas as well as rural areas so as to cover all the unbanked households in the country, including the really poor. Out of 8.83 crore accounts opened till 09.12.2014 under the Yojana, 5.25 crore accounts are in rural areas. Therefore, the apprehension is not correct.

Calculation of black money abroad

2582. SHRI VIJAY JAWAHARLAL DARDA: Will the Minister of FINANCE be pleased to state:

- (a) the total amount of black money outside India and whether any calculation has been done by Government in this regard;
- (b) if not, the reasons therefor and whether Government is planning to calculate the black money inside and outside the country; and
- (c) what will be the frame-work and mechanism to deal with the subject?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) Information regarding the exact amount of black money outside India is not available. However, the Government has commissioned a study, *inter alia*, on estimation of unaccounted income and wealth inside and outside the country, through National Institute of Public Finance and Policy (NIPFP), National Council of Applied Economic Research (NCAER) and National Institute of Financial Management (NIFM).

(b) Does not arise in view of reply to part (a) above.

(c) Does not arise in view of reply to parts (a) and (b) above. However, while assigning the study to NIPFP, NCAER and NIFM, the frame-work was specified in the form of specific terms of reference.

Recovery of loans from SC/ST

†2583. DR. VIJAYLAXMI SADHO: Will the Minister of FINANCE be pleased to state:

- (a) the total amount of loan given by Public Sector Banks (PSBs) and financial institutions in the last three years;
- (b) the details of money given as loan to Scheduled Castes and Scheduled Tribes out of this, year-wise and State-wise; and
- (c) the total amount of money recovered by PSBs and Financial Institutions and the details of amount recovered from SCs and STs out of this, year-wise and State-wise?

†Original notice of the question was received in Hindi.