

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.

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) to (c) Information is being collected and will be laid on the Table of the House.

Flow of credit from banks

2584. SHRI BALWINDER SINGH BHUNDER: Will the Minister of FINANCE be pleased to state:

(a) whether the Ministry has asked the Public Sector Banks (PSBs) to increase the flow of credit in various sector;

(b) if so, the details and the direction issued in this regard; and

(c) the details of efforts being made by banks to increase the flow of credit, bank-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) and (b) Priority Sector Lending targets of 40% of adjusted Net Bank credit are given to all Public Sector Banks. They have to achieve the given targets for Agriculture, MSME, SME and Weaker Sections. Further, the PSBs have their own board approved loan policy. They extend commercial loans in terms of their policy within the Reserve Bank of India (RBI) prescribed exposure norms for individual entities, groups and sectors. Credit is extended by them within the exposure limits available for each sector.

(c) PSBs make specific and concerted efforts to increase the credit flow to various sectors by organising Mela/festival/special schemes for car, housing, tractor etc. They offer concessional rate of interest, margin and processing fee etc. during these special drives.

Per capita debt burden

†2585. SHRI RAMDAS ATHAWALE: Will the Minister of FINANCE be pleased to state:

(a) the per capita debt burden in the country as on date;

(b) the amount spent in the form of interest for the said debt during the last three years and current financial year; and

(c) the steps taken by Government to reduce it?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) The per capita debt burden on the country *inter-alia* including external

†Original notice of the question was received in Hindi.