

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) and (b) Yes, Sir. Sukanya Samriddhi Account to cater the requirements of education and marriage of the girl child has been launched.

(c) Government is taking various measures, including radio jingles on All India Radio and private channels, production of TV spots for telecast on TV and release of advertisements through print media to promote and popularise Sukanya Samriddhi Account throughout the country including Maharashtra.

Banking license for the post offices

81. SHRI SANJAY RAUT: Will the Minister of FINANCE be pleased to state:

(a) whether Government has decided to convert all post offices into bank for the benefit to bring more people under the Pradhan Mantri Jan Dhan Yojana (PMJDY) in the country;

(b) if so, the details thereof;

(c) whether any report is under consideration by Government for issuing banking licenses to the post offices in the country; and

(d) if so, the details of the recommendations therein?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) and (b) Government has not taken any decision to convert the Post Office into a bank.

(c) and (d) The responsibility of issuing banking licenses does not fall in the jurisdiction of the Government, but is the domain of banking regulator, *i.e.* the Reserve Bank of India (RBI). The Department of Posts has applied for a payment banking license on 30.01.2015. The decision on this application will be taken by the RBI in due course.

Recovery of loan under SARFAESI

82. DR. V. MAITREYAN: Will the Minister of FINANCE be pleased to state:

(a) whether Government is taking any serious steps to recover the loan amount from the defaulters termed NPA by the Public Sector Banks;

(b) if so, the list of companies termed as NPA by various Public Sector Banks till date, Bank-wise and the total amount involved Bank-wise;

(c) whether the process of recovery from the NPA companies are too slow and has its impact on Banks; and