

Rashtriya Swasthya Bima Yojana (RSBY) is being implemented by Ministry of Health and Family Welfare. This scheme provides smart card based cashless health insurance cover of ₹ 30000/- per annum to Below Poverty Line (BPL) families (a unit of five) in the unorganized sector. At present around 3.68 crore families are covered under RSBY. This scheme gives an option to the beneficiaries to access/ utilize health care facilities of Public or Private Hospitals. Presently, the premium is shared between Centre and State Governments in the ratio of 75:25 and 90:10 in case of North east states and Jammu and Kashmir.

#### **Rise in GNPA ratio**

1820. DR. R. LAKSHMANAN: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Financial Stability Report (FSR) released by Reserve Bank of India (RBI) in June, 2015 had predicted that Gross Non- Performing Asset (GNPA) ratio may increase and could rise to around 5.9% by March, 2016;

(b) if so, steps taken by the Government as corrective measures; and

(c) if no corrective measures has been initiated by Government, reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA) : (a) to (c) In its Financial Stability Report (FSR), June 2015, Reserve Bank of India (RBI) stated that under the baselines scenario, the Gross Non Performing Assets (GNPAs) ratio of all Scheduled Commercial Banks (SCBs) may increase to 4.8% by September, 2015 from 4.6% as of March, 2015 which could subsequently improve to 4.7% by March, 2016. However, if macroeconomic conditions deteriorate, the GNPAs ratio may increase further and it could rise to around 5.9% by March, 2016 under a severe stress scenario.

To address the NPA situation, the Government is taking sector specific measures in identified infrastructure and core sectors where there is stress due to systemic issues. Six new Debt Recovery Tribunals (DRTs) are being established to facilitate recovery. RBI as the regulator has issued guidelines which inter alia provide for early Recognition of Financial Distress, Prompt Steps for Resolution and Fair Recovery for Lenders, Framework for Revitalizing Distressed Assets in the Economy – Review of the Guidelines on Joint Lenders' Forum (JLF) and Corrective Action Plan (CAP).

#### **Response to scheme for disclosing black money**

1821. SHRI HUSAIN DALWAI: Will the Minister of FINANCE be pleased to state:

(a) what has been the response to the three month window provided to tax evaders for disclosing their unaccounted income stashed abroad;