## WRITTEN ANSWERS TO STARRED QUESTIONS

## Increase in gross NPA ratio of PSBs

\*113. SHRI K.T.S. TULSI: Will the Minister of FINANCE be pleased to state:

- (a) whether it is a fact that gross NPA ratio of Public Sector Banks (PSBs) has increased in the financial year 2015-16; if so, the details thereof; and
- (b) the details of gross NPA ratio of public sector banks during the last three years?

THE MINISTER OF FINANCE (SHRI ARUN JAITLEY): (a) and (b) The gross Non Performing Assets ratio of Public Sector Banks (PSBs) increased from 5.43% as on March 2015 to 7.30% as on December 2015. The details for the last three years are given as under:

(₹ in crore)

Public Sector Banks	2012-13	2013-14	2014-15	2015-16
				(till Dec. 2015)
Gross Advances	40,55,874	45,90,458	49,16,113	49,57,692
Gross NPAs	1,55,890	2,16,739	2,67,065	3,61,731
GNPA Ratio	3.84%	4.72%	5.43%	7.30%

## Incentives to insurance companies for health insurance

†\*114. SHRI VISHAMBHAR PRASAD NISHAD: Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

- (a) the percentage of GDP being spent on health services at present and whether Government is moving towards increasing this expenditure;
- (b) whether Ministry proposes to give any incentives to the Insurance Companies for health insurance so that the benefit of health services could reach the ordinary citizens easily through insurance; and
- (c) the measures taken by the Ministry to make health services accessible and affordable during the last three years, and the status thereof?

THE MINISTER OF HEALTH AND FAMILY WELFARE (SHRI JAGAT PRAKASH NADDA): (a) As per Economic Survey 2015-16, the expenditure by Government (Central