

(b) if so, details thereof;

(c) whether the Government of Uttarakhand has requested the Union Government to waive off tax and interest on loans to provide relief to the people of the districts affected by the 2013 disaster;

(d) if so, the details thereof; and

(e) the reaction of Government in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) and (b) Yes, Sir. As per information received from State Government of Uttarakhand, 3547 human lives were lost, 9470 number of cattle lost. About 10625 number of houses and huts and 0.36 lakh hectares of cropped areas were reported to be damaged due to flood/landslides of 2013. Information on business is not maintained Centrally.

(c) and (d) Yes, Sir. Government of Uttarakhand had requested the Government of India for 3 year extension to the service tax exemption granted in the year 2013 in the wake of natural disaster in Uttarakhand. Further, no proposal for waiver of direct taxes has been received.

(e) Central Board of Excise and Customs (CBEC), Department of Revenue examined the request and did not find it feasible to accede to the same. A reply in the matter was accordingly sent to the Government of Uttarakhand.

Further, Reserve Bank of India (RBI) has issued guidelines for relief measures by banks in areas affected by natural calamities. The relief measures include rescheduled/restructuring of existing loans, moratorium period for payment of loans, sanctioning of fresh loans on concessional rates as per directives of the respective SLBCs issues from time to time. Banks have been providing relief measures in line with the RBI guidelines in all States including Uttarakhand.

Department of Expenditure had released financial assistance of ₹ 546.31 crore to the State Government of Uttarakhand as per recommendation of Ministry of Home Affairs.

#### **Protection to domestic legal tobacco industry**

1992. SHRIMATI RENUKA CHOWDHURY: Will the Minister of FINANCE be pleased to state:

(a) whether Government is aware that the combination of high taxation and discriminatory regulation, only on legal tobacco industry, has driven it into a significant

decline as many consumers have shifted to low priced illegal products like smuggled cigarettes;

(b) it so, the reasons therefor; and

(c) the remedial steps taken by Government to ensure equitable, rational, reasonable and balanced tobacco control regulation in order to protect domestic legal tobacco industry?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) to (c) Tobacco products, such as Chewing Tobacco, Gutkha (Pan Masala containing tobacco), Filter Khaini, Jarda Scented Tobacco, Unmanufactured Tobacco, Cigars and Cheroots, Cigarillos of Tobacco and Cigarettes, Cigarettes and other similar items of tobacco substitutes, being demerit goods, are subjected to higher excise duty than other goods. Further, specified tobacco products, including cigarettes, attract excise duty rate at specific rates which are required to be indexed to ensure tax buoyancy. No study has been conducted to ascertain correlation between levy of Central Excise Duty on tobacco and tobacco products and growth or decline in production or consumption of such products.

#### **Progress in recovery of loans by PSBs**

1993. SHRI TAPAN KUMAR SEN: Will the Minister of FINANCE be pleased to state:

(a) the amount of loans provided by the Public Sector Banks (PSBs) to individuals, industries, corporate houses, including the details of outstanding loans/Non-Performing Assets (NPAs) and its share and percentage, bank-wise during each of the last three years and the current financial year;

(b) the progress of the recovery of such loans during the said period;

(c) whether the Reserve Bank of India (RBI) has instructed PSBs for quicker resolution and management of NPA and if so, the details thereof; and

(d) the other measures taken/proposed to be taken by the Government to reduce the NPAs of Banks;

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) The Gross Advances, Gross NPAs and Gross NPA Ratio of the Public Sector Banks (PSBs) is given in the Statement-I (*See below*).

(b) The recovery of NPAs of PSBs are given in the Statement-II (*See below*).

(c) Reserve Bank of India (RBI) has undertaken steps which include (i) Formation of Joint Lenders' Forum (JLF) for revitalizing stressed assets in the system,