

SOME HON. MEMBERS: Sir, we too associate ourselves with the matter raised by the hon. Member.

श्री दिलीप कुमार तिकी: सर, हम भी गवर्नमेंट की तरफ से रिस्पांस चाहते हैं। ...*(व्यवधान)*...

MR. DEPUTY CHAIRMAN: Mr. K.T.S. Tulsi, please. ...*(Interruptions)*... No, please sit down and your time is over. ...*(Interruptions)*...

SHRI BHUPINDER SINGH: Sir, let the Government respond. ...*(Interruptions)*...

MR. DEPUTY CHAIRMAN: Mr. Bhupinder, please sit down. ...*(Interruptions)*... Mr. K. T. S. Tulsi, please. ...*(Interruptions)*... Please don't trouble him. ...*(Interruptions)*... Please sit down. ...*(Interruptions)*...

SHRI BHUPINDER SINGH: Sir, let the Government respond. ...*(Interruptions)*...

MR. DEPUTY CHAIRMAN: That is up to the Minister. I can't ask him; please sit down. ...*(Interruptions)*... No, I can't ask him. This is not allowed. ...*(Interruptions)*... Zero Hour submission means you can have your submission, but whether the Government responds or not is up to the Government. I can't ask the Government. If you want a response, you may give a notice on Special Mention. Then, the Government will examine it; the Government will consider and give you a reply also. But you made the Zero Hour submission and demand a reply! It can't be done; please sit down. ...*(Interruptions)*... I can't ask the Government. Mr. K. T. S. Tulsi, please. ...*(Interruptions)*... Why are you encroaching upon the time of Mr. K. T. S. Tulsi? ...*(Interruptions)*... Please sit down Mr. Bhupinder. I can't allow you and nothing else will go on record except what Mr. K. T. S. Tulsi says.

SHRI BHUPINDER SINGH: *

Concern over increasing NPAs of Public Sector Banks

SHRI K. T. S. TULSI (Nominated): Mr. Deputy Chairman, Sir, I want to refer to a very important development with respect to NPAs of the public sector banks which continue to surge and the balance sheets of banks continue to bleed. I submit that publicly-traded banks in India added nearly ₹ 1 trillion in bad loans in the quarter which ended on 31st December, amounting to a 29 per cent increase in the stocks of deteriorated debt from end-September. The Central Bank expects the clean-up, which started in the December quarter, to be able to restore the health of banks, revive lending and, in turn, boost economic growth. But the aggregate net profit of the 39 listed banks fell by 98 per cent to ₹ 307 crore in the December quarter from ₹ 16,806 crore in the year earlier. Such has been the surge in bad loans that it has

* Not recorded.

wiped out the profits of 12 out of the 39 listed banks. India's third largest State-run bank, Bank of Baroda, reported a third quarter loss of ₹ 3,342 crore, being the highest by any lender in the December quarter. The Indian Overseas Bank, which has been under RBI observation, has the highest gross NPA ratio of 12.64 per cent. The UCO Bank, which reported a gross NPA ratio of 10.98 per cent, has the second highest ratio of bad loans across the sector. Instead, most of them would have had to depend on infusion from the Government, which the Government has assured would be readily available. However, as the NPA ratio continues to surge, even as we speak, it is expected of the Government that it will take concrete and urgent steps to contain the present situation. The Government should apprise the House as to what steps they are taking against wilful defaulters. Why there is no action against those people who were declared 'wilful defaulters' almost a year ago despite of clear and strict RBI guidelines *vide* the Master Circular dated July 1, 2014 and I read from the Circular of the Reserve Bank of India.

श्री दिग्विजय सिंह (मध्य प्रदेश): महोदय, मैं स्वयं को भी इस विषय से संबद्ध करता हूँ।

श्री पी. एल. पुनिया (उत्तर प्रदेश): महोदय, मैं स्वयं को भी इस विषय से संबद्ध करता हूँ।

श्रीमती कहकशां परवीन (बिहार): महोदय, मैं स्वयं को भी इस विषय से संबद्ध करती हूँ।

श्री गुलाम रसूल बलियावी (बिहार): महोदय, मैं स्वयं को भी इस विषय से संबद्ध करता हूँ।

†جناب غلام رسول بلیاوی (بہار) : مہودے، میں خود کو اس وشنے کے ساتھ سمبڈھ کرتا ہوں۔

DR. M. S. GILL (Punjab): Sir, I too associate myself with the subject.

SHRI RITABRATA BANERJEE (West Bengal): Sir, I too associate myself with the subject.

SHRI RONALD SAPA TLAU (Mizoram): Sir, I too associate myself with the subject.

SHRI D. P. TRIPATHI (Maharashtra): Sir, I too associate myself with the subject.

SHRI RANVIJAY SINGH JUDEV (Chhattisgarh): Sir, I also associate myself with the matter raised by the hon. Member.

SHRI ANUBHAV MOHANTY (Odisha): Sir, I also associate myself with the matter raised by the hon. Member.

SHRI B. K. HARIPRASAD (Karnataka): Sir, I also associate myself with the matter raised by the hon. Member.

† Transliteration in Urdu script.

SHRI BHUPINDER SINGH (Odisha): Sir, I also associate myself with the matter raised by the hon. Member.

SHRI K. K. RAGESH (Kerala): Sir, I also associate myself with the matter raised by the hon. Member.

SHRI A. U. SINGH DEO (Odisha): Sir, I also associate myself with the matter raised by the hon. Member.

SOME HON. MEMBERS: Sir, we also associate ourselves with the matter raised by the hon. Member.

MR. DEPUTY CHAIRMAN: Shri Jairam Ramesh, please. ...*(Interruptions)*... Time is over. ...*(Interruptions)*...

SHRI JAIRAM RAMESH (Andhra Pradesh): Mr. Deputy Chairman, Sir, the Leader of the Opposition has just raised the issue of a leading industrialist who is right now in London. The Non-Performing Assets of this industrialist works out to about ₹ 9,200 crores. The Leader of the House tried to portray that all the loans that were given to this industrialist were during UPA-I and UPA-II. But that is not the issue that I am raising today. ...*(Interruptions)*...

MR. DEPUTY CHAIRMAN: He gave only the dates. ...*(Interruptions)*... He didn't say UPA ...*(Interruptions)*...

SHRI JAIRAM RAMESH: So, what I want to raise today is that evidence has surfaced this morning that on the 28th February, the banks met the lawyers and the lawyers told the banks to file a petition in the court on the 29th February to prevent Mr. Mallya from leaving India. The banks did not file the case till the 5th March. Till the 5th March, the case was not filed. The Attorney-General makes the admission that Mr. Mallya has left for London on the 2nd March and this admission was made yesterday, on the 9th March. Sir, this evidence has come out. The names of the lawyers have been mentioned under the circumstances. The key issue is: Why were the banks asked to delay approaching the courts to prevent Mr. Mallya from leaving India? That is the only issue. The issue is not who gave loans to Mr. Mallya. The issue is: Why was Mr. Mallya allowed to leave India, even though the lawyers had told the banks on the 28th February that, in view of the fact that Mr. Mallya might leave India, the case should be filed on the 29th February? The case is filed on the 5th March. This is the real issue which the Leader of the House has evaded.

SHRI TAPAN KUMAR SEN (West Bengal): Sir, I also associate myself with the matter raised by the hon. Member.

SHRI RITABRATA BANERJEE: Sir, I also associate myself with the matter raised by the hon. Member.

SHRI MANI SHANKAR AIYAR (Nominated): Sir, I also associate myself with the matter raised by the hon. Member.

SHRI DIGVIJAYA SINGH: Sir, I also associate myself with the matter raised by the hon. Member.

SHRIMATI VIPLOVE THAKUR (Himachal Pradesh): Sir, I also associate myself with the matter raised by the hon. Member.

SHRI P. L. PUNIA: Sir, I also associate myself with the matter raised by the hon. Member.

SHRI ANANDA BHASKAR RAPOLU: Sir, I also associate myself with the matter raised by the hon. Member.

SHRI D. RAJA (Tamil Nadu): Sir, I also associate myself with the matter raised by the hon. Member.

SHRI T. K. RANGARAJAN (Tamil Nadu): Sir, I also associate myself with the matter raised by the hon. Member.

SHRI V. HANUMANTHA RAO (Telangana): Sir, I also associate myself with the matter raised by the hon. Member.

SHRIMATI WANSUK SYIEM (Meghalaya): Sir, I also associate myself with the matter raised by the hon. Member.

SHRI RONALD SAPA TLAU : Sir, I also associate myself with the matter raised by the hon. Member.

SHRI K. K. RAGESH: Sir, I also associate myself with the matter raised by the hon. Member.

श्री गुलाम रसूल बलियावी (बिहार): महोदय, मैं इससे अपने आपको संबद्ध करता हूँ।

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سمبڈھ کرتا ہوں۔

SHRI SHANTARAM NAIK (Goa): Sir, I also associate myself with the matter raised by the hon. Member.

MR. DEPUTY CHAIRMAN: All names of the Members who are associating may be added.

† Transliteration in Urdu script.