

settlement platforms and committed to monitoring large-value accounts by tying up with specialised monitoring agencies for loans of ₹ 250 crore and above.

Enabled by the above measures, NPAs of PSBs reduced by ₹ 2,00,646 crore due to recoveries during the last four financial years (as per RBI data on domestic operations).

**NPA account of a private infrastructure company  
in Jammu and Kashmir Bank**

2310. SHRI ANAND SHARMA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the account of a private infrastructure development company in Jammu and Kashmir Bank is declared NPA;

(b) if so, the reasons and the details thereof; and

(c) the amount sanctioned by bank to the company in 2012-2016 and the amount the company owes to the bank?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) to (c) Reserve Bank of India (RBI) has informed that under the provisions of section 45E of the Reserve Bank of India Act, 1934, RBI is prohibited from disclosing credit information. Section 45E provides that credit information submitted by a bank shall be treated as confidential and not to be published or otherwise disclosed.

**Caution on NPAs in financial stability report of RBI**

2311. SHRI K. C. RAMAMURTHY: Will the Minister of FINANCE be pleased to state:

(a) how Government looks at the RBI's recent Financial Stability Report which indicates that gross NPAs of PSBs would go up drastically this fiscal;

(b) the increase in NPAs in real terms from the existing ₹ 10 lakh crores;

(c) whether it does not mean that efforts of Government proved futile;

(d) if so, the other steps Government has taken/proposes to take to contain NPAs in PSBs; and

(e) what are the reasons that NPAs are stable in private and foreign banks and what lessons the Ministry/RBI has learnt from them to contain NPAs?