

1	2	3	4
State Bank of India	1,99,155	1,664	28,257
UCO Bank	25,382	651	5,654
Union Bank of India	40,988	832	5,376
United Bank of India	13,721	388	1,739
Vijaya Bank	6,829	137	4,917
TOTAL	7,77,280	9,063	1,10,050

Sources: (1) RBI—for GNPA's

(2) Banks—for wilful defaulters.

Loans under MUDRA Scheme in Gujarat

†4074. SHRI LAL SINH VADODIA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Government has started the disbursement of loans under MUDRA Scheme to people;

(b) if so, the number of people, particularly the people from the State of Gujarat, having been provided loans under this scheme so far; and

(c) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) to (c) Loans under Pradhan Mantri Mudra Yojana (PMMY) Scheme have been extended by banks, Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs) to small/micro business enterprises since April 08th, 2015.

Since inception of the scheme, under the PMMY over 11.65 crore loans have been extended for over ₹ 5.26 lakh crore. In the State of Gujarat, over 33 lakh loans have been granted under the scheme till 16.03.2018 since inception.

20:80 Gold Import Scheme

4075. SARDAR BALWINDER SINGH BHUNDER: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Government is examining the circumstances under which private parties were benefited under the 20:80 Gold Import Scheme;

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

† Original notice of the question was received in Hindi.

(c) the names of trading houses that benefited from the scheme till November, 2014 with the volume of gold imported by these traders?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RADHAKRISHNAN P.): (a) to (c) Sir, as per information available with Department, a Preliminary Enquiry No. 4(A)/2016.III dated 18.05.2016 was registered by CBI regarding alleged misconduct of change in Gold Import Policy of Government of India to favour certain private entities.

Decline in sale of life insurance policies

4076. SHRI PARTAP SINGH BAJWA: Will the Minister of FINANCE be pleased to state:

(a) whether Government has noticed a steep decline in the sale of life insurance policies during the last fiscal;

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

(c) whether Government has devised any strategy to revive investor sentiment in life insurance sector;

(d) if so, the details thereof; and

(e) the other measures taken or proposed to be taken by Government in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) to (e) As per Insurance Regulatory and Development Authority of India (IRDAI), there is a marginal decline of 1.06% in the sale of life insurance policies during the last financial year 2016-17. However, in the current financial year 2017-18 up to 28-02-2018, the number of individual life insurance policies sold has registered a positive growth of 9.46%.

The Assets Under Management of life insurance sector have grown at 11.4% in the financial year 2016-17 over the previous financial year 2015-16.

Following are the major initiatives for popularizing life insurance and increasing life insurance coverage in the country:-

(1) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) which was launched on 9th May 2015 for a risk cover of ₹ 2 lakh under which around 3 crore people are covered.

(2) The Authority has notified IRDAI (Protection of Policyholders' Interests) Regulations, 2017 which are aimed not only to protect the interests of policyholders but also to increase public's confidence in the insurance sector.