

conditions and enhancing opportunities for education, economic activities as well as employment through existing and new schemes. The follow-up action on the decisions of the Sachar Committee recommendations is an ongoing process. Details of the recommendations of the Sachar Committee report implemented so far; salient features of the Report; and the achievements in respect of the efforts made by the Government to improve overall situation of minorities are available on the website of this Ministry, www.minorityaffairs.gov.in.

(b) Based on the information received from Ministry of Human Resource Development (MHRD), 577 Kasturba Gandhi Balika Vidyalayas (KGBVs) are operational in the Minority Concentration Areas as on 31.12.2018. During the last four years, 5 KGBVs have been sanctioned in four Minority Concentration Areas in Assam. In addition, during the last three years, the Ministry of Minority Affairs has sanctioned projects costing ₹ 34.85 crore for creating infrastructure such as additional classrooms, toilets, hostels, etc., in KGBVs falling in the identified Minority Concentration Areas under Pradhan Mantri Jan Vikas Karyakram.

(c) In pursuance of one of the recommendations made by the High-Level Committee set up under the chairmanship of Justice (Retd.) Rajinder Sachar, known as Sachar Committee, the Government had set up an Expert Group to examine and determine, *inter alia*, the structure and functions of an Equal Opportunity Commission (EOC) to address the grievances of deprived groups. Based on the Expert Group Report and examination by the Government, the draft EOC Bill has been re-circulated for inter-ministerial consultations as per laid down procedure.

(d) The Sachar Committee had also recommended that Civil rights centres will be set up to promote the importance of social inclusion. The MHRD has informed that 35 Universities have started centres for studying social exclusion and inclusive policy for minorities and SCs/ STs. Grants to the tune of ₹ 12.73 crore have been released. Besides, 2,328 Centres of Equal Opportunity (CEOs) have been established in 23 Central Universities, 114 State Universities, 12 Deemed Universities and 2,179 Colleges.

Details of NPAs of PSBs

*102. SHRI RAVI PRAKASH VERMA: Will the Minister of FINANCE be pleased to state:

(a) the details of total increase in NPAs of Public Sector Banks (PSBs) in percentage since March, 2014 till 31st December, 2018, bank-wise;

(b) the details of total NPAs in terms of rupees as on 31st January, 2019, PSB-wise; and

(c) the details of NPAs of more than ten crores against the wilful defaulters as on 31st January, 2019, PSB-wise?

THE MINISTER OF FINANCE (SHRI PIYUSH GOYAL): (a) to (c) As per Reserve Bank of India (RBI) data on global operations, the aggregate gross advances of Public Sector Banks (PSBs) increased from ₹ 18,19,074 crore as on 31.3.2008 to ₹ 52,15,920 crore as on 31.3.2014. As per RBI inputs, the primary reasons for spurt in stressed assets have been observed to be, *inter-alia*, aggressive lending practices, wilful default / loan frauds / corruption in some cases, and economic slowdown. Asset Quality Review (AQR) initiated in 2015 for clean and fully provisioned bank balance-sheets revealed high incidence of non-performing assets (NPAs). As a result of AQR and subsequent transparent recognition by banks, stressed accounts were reclassified as NPAs and expected losses on stressed loans, not provided for earlier under flexibility given to restructured loans, were provided for. Further, during the financial year 2017-18, all such schemes for restructuring stressed loans were withdrawn. Primarily as a result of transparent recognition of stressed assets as NPAs, gross NPAs of PSBs, as per RBI data on global operations, rose from ₹ 2,27,264 crore as on 31.3.2014 and ₹ 2,79,016 crore as on 31.3.2015, to ₹ 8,95,601 crore as on 31.3.2018, and as a result of Government's 4R's strategy of recognition, resolution, recapitalisation and reforms, have since declined to ₹ 8,64,433 crore as on 31.12.2018 (provisional data). Bank-wise, year-wise details of gross NPAs of Public Sector Banks (PSBs) in Rupees and as percentage of gross advances for the period from March 2014 till December 2018 are given in the Statement-I (*See* below). RBI has apprised that the data for NPAs as on 31.1.2019 are not available.

RBI has apprised that the list of suit-filed defaulters of ₹ 1 crore and above and the list of suit-filed wilful defaulters of ₹ 25 lakh and above are available in public domain on the websites of Credit Information Companies (CICs). RBI has also apprised that the list of non-suit filed defaulters of ₹ 1 crore and above and non-suit filed wilful defaulters of ₹ 25 lakh and above is confidential in nature and is exempted from disclosure under section 45E of the Reserve Bank of India Act, 1934. Further, RBI, *vide* circular dated 27.6.2014, has advised all banks / financial institutions to submit the said list to all CICs directly and not to RBI from December 2014 onwards. RBI has further apprised that the list of suit-filed wilful defaulters is compiled on quarterly basis and compilation of the list as on 31st December 2018 is under process. Against this background, RBI has furnished PSB-wise details of NPAs of more than ₹ 10 crore against suit-filed wilful defaulters as on 30.9.2018, as received from TransUnion CIBIL, a credit information company registered with RBI, as given in the Statement-II (*See* below). Further, number of steps taken against wilful defaulters are also included in the Statement-II.

Statement-I

*Details of gross NPAs and gross NPAs as ratio of gross advances of
Public Sector Banks*

Bank	Gross NPAs						Gross NPAs as ratio of gross advances	
	As on 31.3. 2014	As on 31.3. 2015	As on 31.3. 2016	As on 31.3. 2017	As on 31.3. 2018	As on 31.12. 2018 (provisi- onal)	As on 31.3. 2014	As on 31.3. 2015
Allahabad Bank	8,068	8,358	15,385	20,688	26,563	28,748	5.73	5.46
Andhra Bank	5,858	6,877	11,444	17,670	28,124	28,790	5.29	5.31
Bank of Baroda	11,876	16,261	40,521	42,719	56,480	56,058	2.94	3.72
Bank of India	11,869	22,807	49,879	52,045	62,328	59,939	3.15	5.55
Bank of Maharashtra	2,860	6,402	10,386	17,189	18,433	15,509	3.16	6.33
Canara Bank	7,570	13,040	31,638	34,202	47,468	46,576	2.49	3.89
Central Bank of India	11,500	11,873	22,721	27,251	38,131	39,728	6.27	6.09
Corporation Bank	4,737	7,107	14,544	17,045	22,213	22,268	3.42	4.81
Dena Bank	2,616	4,393	8,560	12,619	16,361	13,192	3.33	5.45
IDBI Bank Limited	9,960	12,685	24,875	44,753	55,588	59,901	4.90	5.88

Indian Bank	4,562	5,670	8,827	9,865	11,990	13,734	3.67	4.40
Indian Overseas Bank	9,020	14,922	30,049	35,098	38,180	37,151	4.98	8.33
Oriental Bank of Commerce	5,618	7,666	14,702	22,859	26,134	25,891	3.99	5.18
Punjab and Sind Bank	2,554	3,082	4,229	6,298	7,802	7,950	4.41	4.76
Punjab National Bank	18,880	25,695	55,818	55,370	86,620	79,887	5.25	6.55
Syndicate Bank	4,611	6,442	13,832	17,609	25,759	27,040	2.62	3.13
UCO Bank	6,621	10,186	20,908	22,541	30,550	31,125	4.32	6.71
Union Bank of India	9,564	13,031	24,171	33,712	49,370	49,713	4.08	4.96
United Bank of India	7,118	6,553	9,471	10,952	16,552	14,344	10.47	9.49
Vijaya Bank	1,986	2,443	6,027	6,382	7,526	8,699	2.41	2.79
State Bank of India	61,605	56,738	98,185	1,12,343	2,23,427	1,98,190	4.95	4.25
State Bank of Bikaner and Jaipur	2,733	2,945	3,603	10,677	Merged with SBI		4.18	4.14
State Bank of Hyderabad	5,824	4,985	6,591	18,212			5.89	4.59
State Bank of Mysore	2,819	2,136	3,636	9,915			5.54	4.01
State Bank of Patiala	3,758	4,360	6,767	17,847			4.83	5.41
State Bank of Travancore	3,077	2,357	3,200	8,817			4.35	3.37
Bharatiya Mahila Bank Ltd.	0	0	1	55			0.00	0.00

Source: RBI (December 2018, provisional data)

Statement-II

Bank-wise details of outstanding amounts of Suit-filed wilful defaulters of more than ₹ 10 crore in Public Sector Banks

(₹ in crore)

Sl. No.	Bank	Outstanding Amount
1.	Allahabad Bank	2,663.89
2.	Andhra Bank	3,540.22
3.	Bank of Baroda	6,754.37
4.	Bank of India	9,020.11
5.	Bank of Maharashtra	1,068.68
6.	Canara Bank	4,044.80
7.	Central Bank of India	3,727.08
8.	Corporation Bank	2,438.44
9.	Dena Bank	1,763.32
10.	IDBI Bank Limited	5,729.05
11.	Indian Bank	3,087.04
12.	Indian Overseas Bank	4,209.07
13.	Oriental Bank of Commerce	4,400.81
14.	Punjab and Sind Bank	232.75
15.	Punjab National Bank	21,358.99
16.	Syndicate Bank	985.28
17.	UCO Bank	4,205.37
18.	Union Bank of India	4,652.84
19.	United Bank of India	1,322.68
20.	Vijaya Bank	4,264.95
21.	State Bank of India	34,884.07

Source: RBI

A number of steps have been taken against wilful defaulters, including, *interalia*, the following:—

- (1) As per RBI instructions, wilful defaulters are not sanctioned any additional facilities by banks or financial institutions, their unit is debarred from floating new venture for five years, and lenders may initiate criminal proceedings against them, wherever necessary.
- (2) As per data reported by PSBs, as on 31.12.2018, 2,881 FIRs have been registered against wilful defaulters, 9,594 suits have been filed for recovery from them, and action has been initiated under the SARFAESI Act, 2002 in respect of 7,774 cases of wilful defaulters.
- (3) Under the Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) (Second Amendment) Regulations, 2016, wilful defaulters and companies with wilful defaulters as promoters/directors have been debarred from accessing capital markets to raise funds.
- (4) Under the Insolvency and Bankruptcy Code, 2016, wilful defaulters have been debarred from participating in the insolvency resolution process.
- (5) Government has asked PSBs to examine all accounts exceeding ₹ 50 crore, if classified as NPA, from the angle of possible fraud and to immediately initiate examination of the issue of wilful default once a fraud is reported.
- (6) Instructions/advisories have been issued by Government to PSBs to decide on publishing photographs of wilful defaulters, in terms of RBI's instructions and as per their board approved policy, and to obtain certified copy of the passport of the promoters/ directors and other authorised signatories of companies availing loan facilities of more than ₹ 50 crore.
- (7) The Fugitive Economic Offenders Act, 2018 has been enacted to provide for attachment of property of a fugitive economic offender, confiscation of his properties and disentitling him from defending any civil claim.

Action by ED for violating money laundering laws

*103. SHRI KANAKAMEDALA RAVINDRA KUMAR: Will the Minister of FINANCE be pleased to state:

- (a) whether around 1400 companies are under the scanner of Enforcement Directorate (ED) for violating money laundering laws;