

Slowdown in bank loans due to rise in NPAs

†*177. SHRI VISHAMBHAR PRASAD NISHAD: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that due to rising non-performing assets (NPAs) in the banking system and the resultant liquidity crunch, the banks have slowed down the pace of sanctioning big loans which in turn, is leading to a tardy growth of industries;

(b) if so, the details of NPAs in banks in the last three years, year-wise; and

(c) the reasons of growth in NPAs?

THE MINISTER OF FINANCE (SHRIMATI NIRMALA SITHARAMAN): (a) to (c) No, sir. As per Reserve Bank of India (RBI) data, the pace of sanctioning big loans has increased during the last financial year. The year-on-year rate of growth of funded amount outstanding in loans in the global operations of Scheduled Commercial Banks (SCBs) with outstanding of Rs. 100 crore and above has increased from 5.96% during the financial year (FY) 2017-18 to 12.09% during FY 2018-19 (provisional data).

Further, over the last year, NPAs of SCBs have declined. As per RBI data, the gross NPA ratio for domestic operations of SCBs has declined from 11.5% in March 2018 to 9.3% in March 2019 (provisional data) and, further, RBI's Financial Stability Report of June 2019, under the baseline scenario of the macro-stress test, has projected a further decline to 9.0% by March 2020.

Moreover, as per RBI data, there was a liquidity surplus of Rs. 1,39,265 crore, as of July 3, 2019.

Pesticides in food items

*178. SHRI HARSHVARDHAN SINGH DUNGARPUR: Will the Minister of HEALTH AND FAMILY be pleased to state:

(a) whether Government is aware about the presence of pesticides in food items;

(b) whether there is any policy to make food items free from pesticide residue and giving exemplary punishment to defaulters;

(c) if so, the action taken so far; and

† Original notice of the question was received in Hindi.

(d) the number of defaulters punished during last year?

THE MINISTER OF HEALTH AND FAMILY WELFARE (DR. HARSH VARDHAN): (a) Under the Ministry of Agriculture and Farmers Welfare's scheme of 'Monitoring of Pesticide Residues at National Level', agricultural commodities are collected and analysed for the presence of pesticide residues. During the period 2014-2019, a total of 1,18,035 samples were collected and analysed. Out of these, 2950 (2.5%) samples were found exceeding Maximum Residue Levels (MRLs) fixed by Food Safety and Standards Authority of India (FSSAI). None of the banned pesticides were detected in any sample.

(b) to (c) Pesticides are important inputs for crop protection and sustaining production by managing the pests and diseases during the cultivation and post harvest practices of food commodities. However, Maximum Residues Limits of pesticides for specified food products are fixed by FSSAI based on risk analysis on the basis of data made available by Ministry of Agriculture and Farmers Welfare and the recommendations of scientific experts of FSSAI. FSSAI has specified MRLs of 213 pesticides for different food commodities, while banning 20 pesticides. In case the pesticide residues are found to be beyond permissible MRLs which make the food 'unsafe', punitive action as prescribed in Food Safety and Standards (FSS) Act, 2006 is taken by States/UTs who are responsible for implementation of the provisions of the Act. In order to check on the problem of food adulteration and presence of pesticides residues beyond the prescribed limits, the State Food Authorities have been advised from time to time to keep a strict vigil by regularly drawing food samples from all sources viz. manufacturers, wholesalers and retailers and to take strict action against the offenders under the provisions of FSS Act, 2006.

(d) The data on number of samples analysed, found non-conforming and penal action taken, including in respect of pesticide residues found beyond MRLs, for the year 2018-19 is given in the Statement.

Statement

Annual Public Laboratory Testing Report/Data for the year 2018-19

Name of the State/UT	No. of Samples Analysed	No. of Samples found Adulterated or Misbranded	No. of Launched		No. of Convictions/Penalties		
			Criminal	Civil	Convictions	Penalties	Penalties amount raised in Rupees
1	2	3	4	5	6	7	8
Andman and Nicobar Islands	268	44	1	90	1	89	12,74,000
Andhra Pradesh	4269	608	25	171	*	*	1,45,000
Arunachal Pradesh	291	11	1	7	0	6	21,000
Chandigarh	315	30	*	21	*	15	3,35,000
Chhattisgarh	988	208	*	*	*	*	*
Dadra and Naveli Haveli	57	18	0	40	*	*	6,75,500
Daman and Diu	145	4	*	*	*	*	*
Delhi	2464	485	29	110	38	31	47,16,001
Goa	1550	88	*	9	*	17	8,66,000
Gujarat	9884	822	22	353	22	237	1,95,89,004
Haryana	2662	564	44	435	3	*	39,32,900
Himachal Pradesh	229	43	4	10	4	35	9,65,500
Jammu and Kashmir	3600	701	*	698	*	466	57,18,800

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1	2	3	4	5	6	7	8
Jharkhand	499	208	*	*	*	*	*
Karnataka	3945	456	71	249	0	146	9,50,800
Kerala	4378	781	102	565	2	339	1,11,17,000
Madhya Pradesh	7063	1352			1343	842	3,61,04,200
Manipur	388	56	*	16	*	12	6,89,000
Meghalaya	81	4	1	0	0	0	0
Nagaland	202	45	0	63	0	*	37,500
Odisha	327	91	38	123	0	3	2,20,000
Puducherry	2037	58	0	0	0	0	0
Punjab	11920	3403	46	1861	3	*	1,47,65,200
Sikkim	0	0	0	0	0	0	0
Tamil Nadu	5730	2601	666	1718	306	1485	5,01,11,950
Telangana	1760	224	33	191	3	*	2,48,000
Tripura	192	8	0	3	0	0	0
Uttar Pradesh	19173	9403	303	7852	80	*	14,94,95,103
Uttarakhand	755	125	8	28	*	28	28,53,000
TOTAL	85,172	22,441	1,394	15,956	462	3751	30,48,30,458

Source: States/UTs.

1. Data Not available from States/UTs of Assam, Bihar, Lakshadweep, Maharashtra, Mizoram, Rajasthan and West Bengal.

2. * Information not received from State Governments/UTs.

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[RAJYA SABHA]

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