exempted on Parazynamide, in terms of the Central Excise Tariff. Parazynamide is exempt from Central Excise duty, and therefore from CVD, because it is used in Anti-TB drugs for the National Health Programme. The issue regarding restoration of exemption from payment of Central Excise duty on 2-Cynopyrazine, is under examination in this Ministry, in consultation with Deptt. of Chemicals and Petrochemicals.

## Recovery of Loan From Big Industrial Houses

2873. SHRI SAMIK LAHIRI: Will the Minister of FINANCE be pleased to state:

- (a) whether there is transaction of Rs. 4.3 lac crores in the 62 thousand branches of Indian Banks;
- (b) if so, whether 72% of deposits come from the middle class families;
  - (c) if so, the details thereof;
- (d) whether 80% of the deposits are utilised by the big industrial Houses and they do not repay the loan regularly;
- (e) if so, the details thereof alongwith the total amount alongwith interest thereon outstanding against these large industrial houses; and
- (f) the steps taken/proposed to be taken by the Government to recover the loans and interest from them.

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) to (e) The Reserve Bank of India (RBI) has reported that its data reporting system does not generate such data/information.

- (f) The following steps have been taken by RBI with a view to recover the overdues and reduce non-performing assets (NPAs) in public sector banks:
- 1. RBI has advised banks to have documents of loan recovery policy prepared and duly vetted by Board of Directors. The policy prescribes the manner of recovery of dues, targetted level of reduction, norms for permitted sacrifices/waiver etc.
- 2. Reduction of NPAs through compromise/writeoffs under negotiated settlements to ensure maximum recovery at minimum expense.
- 3. Setting up of Recovery Cells at Head Quarter and fixing of branchwise targets for reduction in NPAs. Performance of branches in recovery to be monitored by Head Office on monthly basis and Board of Directors kept informed of the progress on quarterly basis. RBI also monitors reduction of NPAs.

- 4. Setting up of Debt Recovery Tribunals at Calcutta, Delhi, Bangalore, Ahmedabad, Jaipur, Chennai, Guwahati and Patna and an Appellate Tribunal in Mumbai.
- 5. Compilation and circulation of list of defaulters/ suit filed accounts with outstandings aggregating Rs. One crore and above.
- 6. Review of top 300 NPAs of public sector banks with special reference to the system prevailing in the banks to fix staff accountability.

## **Excise Duty on Aerated Waters**

2874. SHRI PRATAP SINGH SAINI: Will the Minister of FINANCE be pleased to state:

- (a) the rate of excise duty levied on aerated waters in India on different packages;
- (b) the rates of excise duty levied on aerated waters in similar packages in Sri Lanka, Bangladesh, Singapore, Thailand and Philippines; and
- (c) the total component of excise duty/sales tax and Octroi/Entry Tax on the ultimate selling price of aerated waters in the States of Haryana, Maharashtra and West Bengal?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) Aerated waters in all types of packages attract excise duty at the rate of 40% ad valorem;

- (b) The rates of excise duty applicable to aerated waters in Sri Lanka, Bangladesh, Singapore, Thailand and Philippines are not readily available;
- (c) Rates of sales tax vary from State to State and in respect of entry tax and octroi, it varies from place to place even within the State. Ultimate selling price of aerated water is also not uniform and varies. Therefore, it may not be possible to indicate the total component of excise duty, sales tax, octroi and entry tax in the ultimate selling price.

## Per Capita Spending on Social Services

2875. SHRI SAMIK LAHIRI: Will the Minister of FINANCE be pleased to state the per capita spending on Social services during the last three years, year-wise, State and Centre separately?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): A statement indicating the per capita spending on social services during 1992-93, 1993-94 and 1994-95, State-wise and all India is attached.