

(iv) non-receipt of RBI guidelines by branches in certain cases; and (v) loan applications being covered under sponsored schemes.

Certain deficiencies which were noticed during the study including non-providing of working capital as per prescribed norms were pointed out to the banks by RBI in September 1996 advising them to review the position and take corrective measures wherever necessary.

Import of Cars

1236. SHRI PRADIP BHATTACHARYA : Will the Minister of INDUSTRY be pleased to state :

(a) whether import and manufacturing of foreign brands cars in the country is against the interest of domestic car manufacturers;

(b) if so, the details thereof alongwith the number of cars imported and manufactured in the country during each of the last three years;

(c) whether the Government are aware that these newly developed companies have been violating rules and regulations; and

(d) if so, the details thereof alongwith the reasons therefor?

THE MINISTER OF INDUSTRY (SHRI MURASOLI MARAN) : (a) No, Sir. The access to modern state-of-art technology on global basis is expected to enhance competitiveness and open new growth opportunities for Indian automobile industry.

(b) The new joint ventures in the car sector have been permitted to import 31,322 cars in CKD/SKD condition in the initial phase during 1995-96. The production of cars during the years 1993-94, 1994-95

and 1995-96 has been 2,09,695, 2,64,368 and 3,48,242 respectively.

(c) No, Sir.

(d) Does not arise.

Non-Performing Assets of Banks

1237. SHRI SAMIK LAHIRI :

SHRI O.P. JINDAL :

Will the Minister of FINANCE be pleased to state :

(a) the amount of Non-performing Assets of each of the public sectors banks as on March 31, 1996, which are due from (i) borrowers with aggregate limits of rupees one crore and above, (ii) borrowers with limits between rupees ten lacs and one crore, and (iii) others, and the provisions held against each of the category; and

(b) the amount of Non-Performing Assets classified as : (i) substandard assets, (ii) doubtful assets and (iii) loss assets of each of the public sectors bank as on March 31, 1996 and the provisions held by them against each of the category?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM) : (a) and (b). The bank-wise amounts of NPAs for Public Sector Banks duly classified as Sub-Standard, Doubtful and Loss as on 31st March, 1996 are given in the Statement enclosed. The information regarding borrowers with aggregate limits of Rs. 1 crore and above between Rs. 10 lakhs and Rs. 1 crore and others is not available with RBI. The banks consolidate the provisions made for NPAs along with other provisions under the Head 'Provisions and Contingencies' in the Balance Sheet as a consolidated item.

STATEMENT

Non-Performing Assets of Public Sector Banks for the year ended 31st March, 1996 (Provisional)

(Rs. in crores)

Name of Bank	Sub standard	Doubtful	Loss	NPA
1	2	3	4	5
SBI	2146.93	6769.94	636.66	10553.53
SBBJ	46.38	155.20	22.79	337.95
SB Hyderabad	254.83	262.57	126.83	644.23
SB Indore	68.82	146.45	3.57	218.84
SB Mysore	111.20	142.22	75.51	328.93
SB Patiala	143.11	199.94	56.66	399.71
SB Saurashtra	56.89	133.18	16.42	206.49
SB Travancore	150.22	259.00	21.00	430.22
Total	2978.38	8068.50	959.44	13119.90