

BANKING

&

FINANCE

IN

**LOK SABHA
&
RAJYA SABHA**



March – 2022

**COMPILATION OF QUESTIONS RAISED BY THE
PEOPLE'S REPRESENTATIVES IN**

**LOK SABHA & RAJYA SABHA
ON
BANKING & FINANCE**

Published by:



ALL INDIA BANK EMPLOYEES ASSOCIATION

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GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO. 1489

ANSWERED ON – 15/3/2022

Branches of Public Sector Banks

1489. Dr. V. Sivadasan:

Will the Minister of FINANCE be pleased to state:

- (a) the details of profits earned by Public Sector Banks (PSBs), year-wise since 2010;
- (b) whether any PSBs are suffering losses;
- (c) if so, the details thereof and the reasons therefor;
- (d) the number of branches of PSBs in urban and rural areas separately, year-wise data since 2010;
- (e) whether the number of branches of PSBs have decreased over time; and
- (f) if so, the reasons therefor?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(DR. BHAGWAT KARAD)

(a): Details of profits earned by PSBs since 2010, are as under:

(Amount in crore Rs.)

| Financial year | Net profit |
|----------------|------------|
| 2009-10 | 39,256 |
| 2010-11 | 44,901 |
| 2011-12 | 49,514 |
| 2012-13 | 50,583 |
| 2013-14 | 37,019 |
| 2014-15 | 45,743 |
| 2015-16 | -17,993 |
| 2016-17 | -11,389 |
| 2017-18 | -85,370 |
| 2018-19 | -66,636 |
| 2019-20 | -25,941 |
| 2020-21 | 31,820 |
| 2021-22* | 48,874 |

* up to 31.12.2021

Source: RBI

(b) and (c): No PSB has suffered losses in the current financial year up to 31.12.2021. During the said period of first 3 quarters of the current financial year, all the PSBs have registered the net profit of Rs. 48,874 crore.

(d): Details of branches of PSBs in urban and rural areas, are as under:

| As on | Number of branches | |
|------------|--------------------|--------|
| | Urban | Rural |
| 31.3.2010 | 12,065 | 18,030 |
| 31.3.2011 | 12,644 | 18,963 |
| 31.3.2012 | 13,486 | 20,494 |
| 31.3.2013 | 14,270 | 22,140 |
| 31.3.2014 | 15,476 | 25,109 |
| 31.3.2015 | 16,501 | 27,025 |
| 31.3.2016 | 17,084 | 28,076 |
| 31.3.2017 | 17,502 | 28,734 |
| 31.3.2018 | 17,156 | 28,824 |
| 31.3.2019 | 17,021 | 28,873 |
| 31.3.2020 | 17,030 | 28,936 |
| 31.3.2021 | 16,662 | 28,831 |
| 31.12.2021 | 16,224 | 28,754 |

Source: RBI

(e) and (f): No sir. During period from 31.3.2010 to 31.12.2021, number of branches of PSBs have increased from 58,650 (including 13,596 metropolitan and 14,959 semi-urban branches) to 84,694 (including 16,369 metropolitan and 23,347 semi-urban branches).

Government of India
Ministry of Finance
Department of Financial services

LOK SABHA
UN-STARRED QUESTION No. 2017
ANSWERED ON MARCH 14, 2022/ Phalguna 23, 1943 (SAKA)

Loans by PSBs

2017. SHRI DILIP SAIKIA:
SHRI RAMESH CHANDER KAUSHIK:

Will the Minister of FINANCE be pleased to state:.

- (a) whether the Public Sector Banks (PSBs) are hesitant in giving loans to the common people under the various schemes;
- (b) if so, whether the Government has received any complaints in this regard;
- (c) if so, the details thereof;
- (d) whether the Government has fixed any accountability in this regard; and
- (e) if so, the details thereof?

ANSWER

Minister of State in the Ministry of Finance

(DR. BHAGWAT KARAD)

(a) Loans by Public Sector Banks (PSBs) are extended as per their Board-approved policies and extant Reserve Bank of India (RBI) guidelines which, *inter-alia* includes, viability of project, assessment of repayment capacity of the borrower, etc.

The total outstanding credit by PSBs under Retail and Priority Sector category, which, *inter-alia*, includes loans to common people, farmers etc. is as follows:-

| (Amount in Rs. Crore) | | | |
|-----------------------|-----------------------------|--------------------------------|-----------------------------|
| S. No. | Category | Oustanding as on 31.03.2019 | Oustanding as on 31.12.2021 |
| 1 | Retail Loans | 13,57,354 | 17,84,131 |
| 2 | Priority Sector Advances | 20,75,900 | 23,24,174 |

(Source: RBI Domestic Operations)

As evident from above data, the growth witnessed in Retail Loans and Priority Sector Advances is approx. 31% and 12% respectively.

Details of loans sanctioned under some of the people-centric flagship Schemes of the Government viz. Pradhan Mantri Mudra Yojana (PMMY), Stand Up India (SUPI) and PM Street Vendors AtmaNirbhar Nidhi (PM SVANidhi) are tabulated below:-

| (as on 25.02.2022) | | | |
|--------------------|-------------|------------------------|-------------------------------|
| S. No. | Scheme Name | No. of loans (in lakh) | Amount Sanctioned (in Rs. Cr) |
| 1 | PMMY | 3385.52 | 18,19,256.00 |
| 2 | SUPI | 1.33 | 29,932 |
| 3 | PM SVANidhi | 33.21 | 3,454 |

(b) to (e) Any complaints relating to implementation of flagship Schemes of Government including, delay in turn-around-time (TAT), turning down of loan applications etc. are redressed in coordination with the respective Banks. A number of steps have been taken to improve implementation of the Schemes which, inter alia, include:

- (i) provision for online loan applications through psbloansin59minutes, udyamimitra and other digital lending platforms;
- (ii) intensive publicity campaigns by PSBs for increased visibility of the Schemes amongst the stakeholders;
- (iii) simplified of application forms;
- (iv) periodic monitoring of performance of PSBs etc.

भारत सरकार
वित्त मंत्रालय
लोक सभा

अतारांकित प्रश्न संख्या 1975

(जिसका उत्तर सोमवार, 14 मार्च, 2022/23 फाल्गुन, 1943 (शक) को दिया जाना है)

बिमल जालान समिति की रिपोर्ट

1975. श्री गोपाल शेटी:

क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

- (क) क्या जुलाई 2019 में भारतीय रिजर्व बैंक (आरबीआई) के केंद्रीय बोर्ड को पूंजी अंतरण के संबंध में बिमल जालान समिति की रिपोर्ट प्राप्त हुई है;
- (ख) यदि हां, तो उक्त रिपोर्ट में की गई सिफारिशों का ब्यौरा क्या है;
- (ग) क्या आरबीआई ने बिमल जालान पैनल की रिपोर्ट के आधार पर बैंक लाभांश और अधिशेष आरक्षित के रूप में सरकार को अंतरित करने का निर्णय लिया है;
- (घ) यदि हां, तो आरबीआई द्वारा सरकार को कितनी धनराशि अंतरित करने का निर्णय लिया गया है;
- (ङ) क्या आरबीआई ने पूर्व में भी सरकार को बैंक लाभांश और अधिशेष आरक्षित के रूप में निधि धन अंतरित किया है; और
- (च) यदि हां, तो आरबीआई द्वारा किस-किस तिथि को और कितनी निधि अंतरित की गई है?

उत्तर

वित्त राज्य मंत्री (श्री पंकज चौधरी)

(क): दिनांक 26 अगस्त, 2019 को आयोजित बैठक में भारतीय रिजर्व बैंक के मौजूदा आर्थिक पूंजीगत ढांचे (अध्यक्ष: डॉ. बिमल जालान) की समीक्षा करने हेतु विशेषज्ञ समिति की रिपोर्ट केंद्रीय बोर्ड के समक्ष पेश की गई थी।

(ख): विशेषज्ञ समिति की रिपोर्ट सार्वजनिक डोमेन में उपलब्ध है और इस रिपोर्ट में की गई संस्तुतियां <https://rbidocs.rbi.org.in/rdocs/PublicationReport/Pdfs/EXPERTCOMMITTEE77670FDAE7ED42BFBA68715535BD173.PDF> पर देखी जा सकती है।

(ग): वित्त वर्ष 2018-19, 2019-20 और 2020-21 के लिए जोखिम की व्यवस्था और भारत सरकार को अधिशेष अंतरण का पालन विशेषज्ञ समिति की संस्तुतियों के अनुसार किया गया है।

(घ):

| लेखा वर्ष | राशि (₹ करोड़ में) |
|---------------------------------------|-----------------------|
| 2018-19 (जुलाई 2018 से जून 2019) | 1,75,987.73 |
| 2019-20 (जुलाई 2019 से जून 2020) | 57,127.53 |
| 2020-21 (जुलाई 2020 से मार्च 2021) | 99,122.00 |

(ड): जी, हां। आरबीआई अधिनियम, 1934 की धारा 47 के अनुसार, आरबीआई विगत में भी भारत सरकार को अधिशेष अंतरित करता रहा है।

(च): सूचना अनुबंध में दी गई है।

अनुबंध

पिछले दस वर्षों में अधिशेष के रूप में भारत सरकार को अंतरित अधिशेष की राशि नीचे सारणी में दर्शाई गई है (विशेषज्ञ समिति के अनुमोदन के पूर्व)

| वर्ष* | अंतरण की तिथि | राशि (₹ करोड़ में) |
|---------|----------------|--|
| 2008-09 | 13 अगस्त, 2009 | 25,009.00 |
| 2009-10 | 12 अगस्त, 2010 | 18,759.00 |
| 2010-11 | 11 अगस्त, 2011 | 15,009.00 |
| 2011-12 | 09 अगस्त, 2012 | 16,010.00 |
| 2012-13 | 08 अगस्त, 2013 | 33,010.00 |
| 2013-14 | 11 अगस्त, 2014 | 52,679.05 |
| 2014-15 | 13 अगस्त, 2015 | 65,896.42 |
| 2015-16 | 11 अगस्त, 2016 | 65,876.04 |
| 2016-17 | 10 अगस्त, 2017 | 30,659.12 |
| 2017-18 | 08 अगस्त, 2018 | 50,000.00 (मार्च 2018 में सरकार को अंतरित ₹10,000 करोड़ का अंतरिम लाभांश शामिल है।) |

* पिछले वर्षों अर्थात् 2008-09 से पूर्व अंतरित अधिशेष का विवरण, आरबीआई की वार्षिक रिपोर्ट के भाग के रूप में बैंक के वार्षिक लेखाओं पर दिए गए अध्याय में दिया गया है। वही विवरण आरबीआई की वेबसाइट पर भी उपलब्ध है, जिसका लिंक नीचे दिया गया है:

<https://rbi.org.in/scripts/AnnualReportPublications.aspx?id=990>

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION NO. 1941

To be answered on the 14th March 2022/ Phalguna 23, 1943 (Saka)

Disinvestment of PSBs

1941. SHRI D.M. KATHIR ANAND:

Will the Minister of FINANCE be pleased to state:

- (a) whether most of the Public Sector Banks (PSBs) would be merged or disinvested by the end of 2023-24;
- (b) if so, the details thereof and the total numbers of PSBs in Tamil Nadu both in urban and rural areas;
- (c) the measures taken by the Government to appoint bank officials with knowledge of Tamil language in Tamil Nadu, especially in the rural areas; and
- (d) the other steps taken by the Government to extend the quality banking services to common people particularly in rural areas of Tamil Nadu?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(DR. BHAGWAT KARAD)

(a): The Finance Minister, in her speech on the Union Budget for the year 2021-22, announced the Government's intent to take up the privatisation of two Public Sector Banks (PSBs) and the approval of a policy of strategic disinvestment of Public Sector Enterprises (PSE). As per the New PSE policy for Atmanirbhar Bharat, the objectives of the policy include enablement of growth of public sector enterprises through infusion of private capital, thereby contributing to economic growth and new jobs, and financing of social sector and development programmes of the Government. Further, the decision for privatization of PSBs by Cabinet Committee concerned for privatization of PSBs has not been taken.

(b): As per RBI data, the total numbers of branches of PSBs operating in Tamil Nadu, as on 31.12.2021, were 6275 comprising 1869 in rural areas, 897 in urban areas and 3509 in other areas (metro and semi-urban).

(c): Officials are recruited on all-India basis and are subject to transfers all over India, they conduct language workshops for bank officials to learn communicative skills in regional languages, which include Tamil, with an aim to be accessible to the local people and to extend

quality banking services to them. Additionally, to enable ease of accessibility to banking services and to ensure that language is not a barrier, banks have taken the following steps:

1. Display of indicator boards at all the counters in Tamil, besides Hindi and English language
2. Availability of booklets consisting of all details of service and facilities in Tamil Language
3. Availability of all printed material to be used by customers including account opening forms, pass books, etc. in trilingual including Tamil.
4. Availability of redressal of customer grievances in Tamil.
5. Availability of the customer usage options of Tamil in all ATMs installed in the state.
6. Availability of Tech enabled smart banking digital channels like mobile banking, internet banking and call centres services at various banks have enabled an increase in number of services offered, customer-friendliness, and local language customer-interface.

(d): The steps taken by the Government to extend the quality banking services to common people including these in rural areas of Tamil Nadu are as following:

1. The ease of access to banking services strengthened by ensuring every village to have at least one banking outlet, branch or business correspondent within a 5 kilometre distance has enabled coverage of 99.96% inhabited mapped villages across the country.
2. The JAM trinity (Jan Dhan accounts linked to Aadhar and mobile of the account holders) has ensured delivery of banking services to the otherwise unbanked sections of the population, and enabling these new-to-banking customers to receive government subsidies as Direct Benefit Transfer besides access to remittances, credit and insurance products.
3. Implementation of EASE, the PSB reforms agenda, has enabled, *inter alia*, the following:
 - i. Setting up of loan management systems and centralised processing centres at PSBs, and end-to-end automated digital lending for loans to micro-enterprises has enabled improvement in the turn-around-time (TAT) of processing and sanction of loans;
 - ii. Initiation of digital lending through PSBloansin59minutes.com to provide online in-principle approval of loans to MSMEs, home loans, personal loans and auto loans has improved the credit access to individuals, including the common working class.
4. Credit Outreach programmes were organised with an aim to drive a special awareness campaign for the development of financial services and to accelerate the credit growth and improve penetration of social security schemes.
5. Financial Literacy camps have been organised at regular intervals to bring awareness amongst the common people regarding availability of banking facilities, including social security coverage for the customers.

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION NO. †2047

To be answered on the 14th March 2022/ Phalguna 23, 1943 (Saka)

Privatisation of PSBs

†2047. SHRI HAJI FAZLUR REHMAN:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has taken any decision to privatise the Public Sector Banks (PSBs) recently and if so, the details thereof; and
- (b) whether the said privatisation of Banks shall affect the availability of loans for the small traders, farmers and weaker sections and if so, the details thereof?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(DR. BHAGWAT KARAD)

(a) and (b): In the Union Budget for the financial year 2021-22, Government's intent to take up privatisation of two Public Sector Banks (PSBs) and approval of a policy of strategic disinvestment of Public Sector Enterprises (PSEs) was announced. As per the highlights of the policy, the objectives of the policy include enablement of growth of public sector enterprises through infusion of private capital, thereby contributing to economic growth and new jobs, and financing of social sector and development programmes of the Government. With regard to the privatisation of Banks affecting availability of loans to small traders, farmers and weaker sections, all the domestic commercial banks, including the private sector banks (PVBs), are presently, extending benefits of credit to/for the above mentioned sections/segment. Further, all the commercial banks including PVBs also extend credit to small traders, farmers and weaker sections under the mandated priority sector lending guidelines of Reserve Bank of India.

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF INVESTMENT AND PUBLIC ASSET MANAGEMENT
RAJYA SABHA
UNSTARRED QUESTION NO. 1505
TO BE ANSWERED ON TUESDAY, MARCH 15, 2022
24 PHALGUNA, 1943 (SAKA)

Accruing Rupees 1.75 lakh crores through disinvestment

1505. **Dr. Kanimozhi NVN Somu :**

Will the Minister of FINANCE be pleased to state:

- (a) whether there is any plan of Government to accrue ₹ 1.75 lakh crores through disinvestment in the coming fiscal;
- (b) the aims and objectives to privatise the Public Sector Undertakings (PSUs) in the country;
- (c) whether some of the PSUs are incurring losses and, if so, the reasons therefor;
- (d) the factors responsible for the losses incurred by the Rashtriya Ispat Nigam Limited (RINL); and
- (e) whether Government proposes to extend handholding to RINL to come out of losses, and if not, the reasons therefor?

ANSWER

**THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR. BHAGWAT KISHANRAO KARAD)**

(a): The Budget Estimate (BE) and Revised Estimate (RE) of disinvestment receipts are Rs.1,75,000 crore and Rs. 78,000 crore respectively in FY 2021-22. The Budget Estimate (BE) for disinvestment receipts during FY 2022-23 has been fixed at Rs.65,000 crore.

(b): The policy on strategic disinvestment/privatization is based on the economic principle that Government should discontinue in sectors, where competitive markets have come of age and economic potential of such entities may be better discovered in the hands of strategic investor due to various factors such as infusion of capital, technological upgradation and efficient management practices. In February, 2021, a new Public Sector Enterprise (“PSE”) Policy was announced as part of the Atmanirbhar Bharat initiatives which lays down a broad roadmap for PSEs. Under New Public Sector Enterprise (“PSE”) Policy public sector commercial enterprises have been classified as Strategic and Non-Strategic sectors. Four broad Strategic

Sectors have been delineated based on the criteria of national security, energy security, critical infrastructure, provision of financial services and availability of important minerals. These include (i) Atomic Energy, Space and Defense; (ii) Transport and Telecommunication; (iii) Power, Petroleum, Coal and other minerals; and (iv) Banking, Insurance and Financial Services. In Strategic sectors, bare minimum presence of the existing public sector commercial enterprises at Holding Company level will be retained under Government control. The remaining enterprises in the strategic sector will be considered for privatisation or merger /subsidiarization with another PSE or for closure. PSEs in non-strategic sectors shall be considered for privatisation, where feasible, otherwise such enterprises shall be considered for closure

(c): As per the information available with the Department of Public Enterprises (DPE), 77 CPSEs are incurring losses during FY 2020-21. The reasons for losses vary from CPSE to CPSE. However, some of the likely reasons for losses include; resource crunch, low productivity, unsustainable business operations, old and obsolete plant & Machinery, outdated technology, low capacity utilisation, poor debt equity structure, excess manpower, weak marketing strategies, stiff competition, lack of business plans, heavy interest burden, high input cost etc.

(d): The major factors responsible for the losses incurred by the Rashtriya Ispat Nigam Limited inter-alia include high direct and indirect cost, lower net sales realization of steel product and high raw material cost.

(e): The Cabinet Committee of Economic Affairs (CCEA), in its meeting held on 27.01.2021, has accorded 'in-principle' approval for 100 % disinvestment of Government of India (GoI) shareholding in Rashtriya Ispat Nigam Limited (RINL) (also called Vishakhapatnam Steel Plant or Vizag Steel) along with RINL's stake in its Subsidiaries / Joint Ventures through strategic disinvestment by way of privatisation.

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 1989

To be answered on the 14th March 2022/ Phalgun 23, 1943 (Saka)

Funds to PSBs

1989. SHRI GNANATHIRAVIAM S.:

Will the Minister of FINANCE be pleased to state:

- (a) whether it is a fact that the Government has allotted more funds to Public Sector Banks (PSBs) to lend money to the priority sectors and also for industrial development of the country and if so, the details thereof; and
- (b) whether the banks have achieved the target of financing private sector as per the directions of Government and if so, the details thereof?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(DR. BHAGWAT KARAD)

(a): The Government does not allot funds to PSBs for specifically lending to priority sectors and/or for industrial development. Lending to these sectors is funded by the banks as per their Asset-Liability Management policy framed within RBI guidelines.

(b): The Government does not give any directions / fix targets for financing private sector, and the banks are guided by their own Board-approved loan policy framed within RBI guidelines for the same. Achievement of these targets is also monitored by the respective bank Boards.

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO. 1511
ANSWERED ON – 15/3/2022
Private sector banks that failed after 1969

1511. Shri Shaktisinh Gohil:

Will the Minister of FINANCE be pleased to state:

- (a) total number of private sector banks that failed after 1969;
- (b) which failed private sector banks were bailed out by Public Sector Banks (PSBs);
- (c) whether there is any move to privatize PSBs in the years 2021-2022-2023;
- (d) gross Non-Performing Assets (NPAs) and net NPAs as on 31-3-2019, 2020 and 2021;
- (e) amount provided by PSBs towards provision for NPAs for the above three financial years;
- (f) amount actually written off by PSBs for the above three years;
- (g) amount recovered by the banks after these amounts were written off; and
- (h) the details of the above information, bank-wise?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(DR. BHAGWAT KARAD)

(a) and (b): The Reserve Bank of India (RBI) has apprised that RBI in its role of a Regulator and Supervisor of the banking system closely monitors the financial condition of banks keeping in view various concerns which may result in distress, and monitors the Governance issues and practices in the banks which may be responsible for deterioration in its performance. All steps are taken to ensure that a bank does not reach to a stage where its failure becomes imminent. The banks are given adequate opportunity to draw up a credible capital and revival plan and guided through the process as per requirements. However, in a scenario where a bank is on the verge of failure and other options have not worked, to safeguard the interest of the depositors and ensure stability of financial system, RBI makes efforts for resolution of the concerned bank, generally under the powers available under section 45 of the Banking Regulation Act, which enables RBI to frame schemes for reconstruction of the bank or its amalgamation with a stronger bank with the approval of Government of India.

Further, due to the continuous monitoring and comprehensive pre-emptive measures taken by RBI, banks generally do not reach a stage requiring resolution under section 45. However, whenever such a requirement has arisen, RBI has taken necessary action for a successful resolution.

(c): The Finance Minister, in her speech on the Union Budget for the year 2021-22, announced the Government's intent to take up the privatisation of two Public Sector Banks (PSBs) and the approval of a policy of strategic disinvestment of Public Sector Enterprises (PSE). As per the New PSE policy for Atmanirbhar Bharat, the objectives of the policy include enablement of growth of public sector enterprises through infusion of private capital, thereby contributing to economic growth and new jobs, and financing of social sector and development programmes of the Government. Further, the decision for privatization of PSBs by Cabinet Committee concerned for privatization of PSBs has not been taken.

(d) to (h): As per Reserve Bank of India (RBI) data, aggregate gross advances of PSBs increased from Rs. 18,19,074 crore as on 31.3.2008 to Rs. 52,15,920 crore as on 31.3.2014. As per RBI inputs, aggressive lending practices during this period along with wilful default/loan frauds/corruption in some cases, economic slowdown etc. were observed to be primary reasons for the spurt in the stressed assets. Asset Quality Review (AQR) initiated in 2015 for clean and fully provisioned bank balance-sheets revealed high incidence of 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, all such schemes for restructuring stressed loans were withdrawn in the financial year (FY) 2017-18. Primarily as a result of transparent recognition of stressed assets as NPAs, as per RBI data on global operations, gross NPA of PSBs rose from Rs. 2.79 lakh crore as on 31.3.2015, to Rs. 8.96 lakh crore as on 31.3.2018, and as a result of Government's strategy of recognition, resolution, recapitalisation and reforms, have since declined to Rs. 5.60 lakh crore as on 31.12.2021. Details of bank-wise gross NPAs, net NPAs and provisions for NPAs at the end of FY2018-19, FY2019-20 and FY2020-21 are at Annex-I.

As per data reported by RBI, PSBs have effected a total recovery of Rs. 3,12,987 crore, in NPA accounts and written-off loans since FY2018-19 to FY2020-21. Bank-wise details of write-off and recoveries by PSBs during the last three financial years are at Annex-II and Annex-III respectively.

Details of gross NPA, net NPA and Provisions for NPAs of Public Sector Banks

Amounts in crore Rs.

| Bank | 31.3.2019 | | | 31.3.2020 | | | 31.3.2021 | | |
|-----------------------------------|-----------|---------|---------------------|-----------|---------|---------------------|-----------|---------|---------------------|
| | GNPA | Net NPA | Provisions for NPAs | GNPA | Net NPA | Provisions for NPAs | GNPA | Net NPA | Provisions for NPAs |
| Bank of Baroda ¹ | 69,924 | 23,795 | 45,708 | 69,381 | 21,577 | 47,542 | 66,671 | 21,800 | 44,465 |
| Bank of India | 60,661 | 19,148 | 39,392 | 61,550 | 14,320 | 45,081 | 56,535 | 12,262 | 42,074 |
| Bank of Maharashtra | 15,324 | 4,559 | 10,563 | 12,152 | 4,145 | 7,814 | 7,780 | 2,544 | 4,846 |
| Canara Bank ² | 63,904 | 35,804 | 27,861 | 61,128 | 26,952 | 33,874 | 60,288 | 25,545 | 34,743 |
| Central Bank of India | 32,356 | 11,333 | 19,934 | 32,589 | 11,534 | 19,872 | 29,277 | 9,036 | 19,149 |
| Indian Bank ³ | 42,058 | 14,212 | 27,420 | 41,998 | 14,272 | 27,058 | 38,455 | 12,271 | 25,640 |
| Indian Overseas Bank | 33,398 | 14,368 | 18,692 | 19,913 | 6,604 | 12,645 | 16,323 | 4,578 | 11,087 |
| Punjab and Sind Bank | 8,606 | 4,994 | 3,564 | 8,875 | 4,684 | 4,139 | 9,334 | 2,462 | 6,817 |
| Punjab National Bank ⁴ | 1,12,243 | 44,307 | 66,409 | 1,05,165 | 38,467 | 66,154 | 1,04,423 | 38,576 | 65,128 |
| State Bank of India | 1,72,750 | 65,895 | 1,05,011 | 1,49,092 | 51,871 | 95,830 | 1,26,389 | 36,810 | 89,579 |
| UCO Bank | 29,888 | 9,650 | 18,994 | 19,282 | 5,511 | 12,693 | 11,352 | 4,390 | 6,050 |
| Union Bank of India ⁵ | 98,427 | 36,622 | 61,465 | 97,193 | 31,613 | 65,351 | 89,788 | 27,087 | 62,154 |

Source: RBI Data

¹ Vijaya Bank and Dena Bank were amalgamated into Bank of Baroda with effect from 1.4.2019² Syndicate Bank was amalgamated into Canara Bank with effect from 1.4.2020³ Allahabad Bank was amalgamated into Indian Bank with effect from 1.4.2020⁴ Oriental Bank of Commerce and United Bank of India were amalgamated into Punjab National Bank with effect from 1.4.2020⁵ Andhra Bank and Corporation Bank were amalgamated into Union Bank of India with effect from 1.4.2020

Note: The figures of the banks amalgamated are incorporated into those for the respective bank into which they were amalgamated.

Amounts written off by Public Sector Banks

Amounts in crore Rs.

| Bank | FY 2018-19 | FY 2019-20 | FY 2020-21 | As per RBI guidelines and policy approved by bank Boards, non-performing loans, including, <i>inter-alia</i> , those in respect of which full provisioning has been made on completion of four years, are removed from the balance-sheet of the bank concerned by way of write-off. Banks evaluate/consider the impact of write-offs as part of their regular exercise to clean up their balance-sheet, avail of tax benefit and optimise capital, in accordance with RBI guidelines and policy approved by their Boards. As borrowers of written-off loans continue to be liable for repayment and the process of recovery of dues from the borrower in written-off loan accounts continues, write-off does not benefit the borrower. Banks continue to pursue recovery actions initiated in written-off accounts through various recovery mechanisms available, such as filing of a suit in civil courts or in the Debts Recovery Tribunals (DRT), action under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI), filing of cases in the National Company Law Tribunal (NCLT) under the Insolvency and Bankruptcy Code (IBC), 2016, through negotiated settlement/compromise, and through sale of non-performing assets. |
|-----------------------------------|------------|------------|------------|---|
| Bank of Baroda ¹ | 19,292 | 15,912 | 14,782 | |
| Bank of India | 7,405 | 7,618 | 8,815 | |
| Bank of Maharashtra | 5,127 | 5,698 | 4,931 | |
| Canara Bank ² | 21,042 | 12,431 | 7,642 | |
| Central Bank of India | 10,375 | 4,169 | 5,992 | |
| Indian Bank ³ | 7,091 | 12,151 | 8,371 | |
| Indian Overseas Bank | 7,794 | 16,405 | 4,618 | |
| Punjab and Sind Bank | 1,635 | 1,781 | 71 | |
| Punjab National Bank ⁴ | 24,076 | 18,444 | 15,877 | |
| State Bank of India | 58,905 | 52,362 | 34,402 | |
| UCO Bank | 4,420 | 12,479 | 9,410 | |
| Union Bank of India ⁵ | 16,040 | 16,426 | 16,983 | |

Source: RBI data, Global operations

¹ Vijaya Bank and Dena Bank were amalgamated into Bank of Baroda with effect from 1.4.2019

² Syndicate Bank was amalgamated into Canara Bank with effect from 1.4.2020

³ Allahabad Bank was amalgamated into Indian Bank with effect from 1.4.2020

⁴ Oriental Bank of Commerce and United Bank of India were amalgamated into Punjab National Bank with effect from 1.4.2020

⁵ Andhra Bank and Corporation Bank were amalgamated into Union Bank of India with effect from 1.4.2020

Note: The figures of the banks amalgamated are incorporated into those for the respective bank into which they were amalgamated.

Aggregate recoveries in written-off accounts of Public Sector Banks

Amounts in crore Rs.

| Bank | FY 2018-19 | FY 2019-20 | FY 2020-21 |
|-----------------------------------|------------|------------|------------|
| Bank of Baroda ¹ | 12,309 | 7,132 | 5,372 |
| Bank of India | 7,994 | 6,667 | 4,155 |
| Bank of Maharashtra | 2,024 | 1,318 | 1,458 |
| Canara Bank ² | 10,076 | 12,104 | 7,286 |
| Central Bank of India | 5,242 | 3,596 | 2,675 |
| Indian Bank ³ | 4,234 | 4,086 | 3,856 |
| Indian Overseas Bank | 4,381 | 2,987 | 1,635 |
| Punjab and Sind Bank | 883 | 465 | 879 |
| Punjab National Bank ⁴ | 18,107 | 13,759 | 11,442 |
| State Bank of India | 26,718 | 22,645 | 13,381 |
| UCO Bank | 2,992 | 2,716 | 1,168 |
| Union Bank of India ⁵ | 7,049 | 7,156 | 5,190 |

Source: RBI data

¹ Vijaya Bank and Dena Bank were amalgamated into Bank of Baroda with effect from 1.4.2019

² Syndicate Bank was amalgamated into Canara Bank with effect from 1.4.2020

³ Allahabad Bank was amalgamated into Indian Bank with effect from 1.4.2020

⁴ Oriental Bank of Commerce and United Bank of India were amalgamated into Punjab National Bank with effect from 1.4.2020

⁵ Andhra Bank and Corporation Bank were amalgamated into Union Bank of India with effect from 1.4.2020

Note: The figures of the banks amalgamated are incorporated into those for the respective bank into which they were amalgamated.

Government of India
Ministry of Finance
Department of Financial Services

RAJYA SABHA
Unstarred Question No. 1514
Answered on Tuesday, March 15, 2022/Phalguna 24, 1943 (Saka)

CO-OPERATIVE BANKS CLOSED IN THE COUNTRY

1514. SHRI A. VIJAYAKUMAR

Will the minister of Finance be pleased to state:

- (a) the number of co-operative banks closed in the country;
- (b) whether there are many co-operative banks indulging in malpractices in lending loans; and
- (c) if so, the steps taken to control/ regulate loans etc in cooperative banks?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR. BHAGWAT KARAD)

(a): The banking related functions of Cooperative Banks are regulated by Reserve Bank of India (RBI). They have apprised that operations of 44 Urban Cooperative Banks (UCBs) and 20 District Central Cooperative Banks (DCCBs) have been cancelled / merged since 2017.

(b): The extant guidelines issued to State Cooperative Banks (StCBs) and DCCBs by National Bank for Agriculture and Rural Development (NABARD) mandate them to report all frauds involving amounts of more than ₹1 lakh within a period of three weeks from the date of detection.

As informed by NABARD, during the Financial Year 2020-21, StCBs and DCCBs have reported 13 cases of frauds (above ₹1 lakh) committed by staff, while extending Term Loans and in Cash Credit Accounts. The aggregate amount involved in these 13 cases stood at ₹13.00 crore.

(c): Earlier many provisions of the Banking Regulation Act, 1949 relating to the governance and sound regulation and supervision of banks that were applicable to banking companies were not applicable to co-operative banks. Keeping in view developments in the banking sector and the regulation thereof over time, amendments have been made through the Banking Regulation (Amendment) Act, 2020 for extending such provisions to co-operative banks as well. While providing for better management with proper regulations, the Act aim to ensure that the affairs of the cooperative banks are conducted in a manner that protects the interest of depositors by increasing professionalism, enabling access to capital, improving governance and ensuring sound banking through the Reserve Bank of India.

The provisions of the Act have been brought into force for Urban Co-operative Banks (UCBs) and State Cooperative Banks (StCBs)/District Central Cooperative Banks (DCCBs) with effect from 26.06.2020 and 01.04.2021 respectively.

Policy initiatives have also been taken by RBI for strengthening Urban Cooperative Banks (UCB) sector:

- a) All-inclusive Directions are imposed under section 35A read with section 56 of the BR Act, 1949 in public interest to prevent the affairs of any banking company being conducted in a manner detrimental to the interests of the depositors or in a manner prejudicial to the interests of the banking company.
- b) These Directions, inter alia, restrict payment of deposits beyond a threshold limit to prevent the possibility of preferential payment of deposits and prevent reckless lending in the interregnum etc. The banks are also required to take prior approval of RBI before making any payments/expenditures that have not been allowed under these Directions, thus protecting the pool of deposits of the depositors from wasteful expenditures.
- c) At the same time, the UCBs are advised to take measures for revival such as recovery of NPAs, augmentation of capital or merger with a strong UCB. In case the revival measures do not work within a reasonable time, license of such bank is cancelled.
- d) Guidelines have been issued on constitution of Board of Management in UCBs having deposits of Rs.100 crore and above to improve corporate governance and professionalism in UCBs.
- e) Revised supervisory action framework for UCBs has also been issued for timely improvement in the financial position of weak but viable UCBs and early resolution of non-viable UCBs.

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF ECONOMIC AFFAIRS
RAJYA SABHA UNSTARRED QUESTION NO.1513
TO BE ANSWERED ON 15.03.2022

Costs incurred on currency

1513 Shri K.C. Ramamurthy:

Will the Minister of Finance be pleased to state:

(a) the details of costs, be it for printing, storing, distribution, etc., incurred by Government or RBI annually on currency and how much it incurred on the above during the last five years, year-wise;

(b) whether it is a fact that digital currency will reduce operational costs, such as printing, distribution, storage, etc. for RBI; and

(c) whether RBI will make it centralized service or is going to allow other financial institutions, including Public Sector Banks, to play their role in digital currency transactions?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a): The details of cost incurred by RBI annually on printing of notes and remittance of currency during the last five years, as per the annual report of RBI, is as under:

| Year | Printing of Notes (Amt in Crores) | Remittance of Currency* (Amt in Crores) |
|-------------|--|--|
| 2016-17 | 7965 | 147 |
| 2017-18 | 4912 | 115 |
| 2018-19 | 4811 | 88 |
| 2019-20 | 4378 | 87 |
| 2020-21 | 4012 | 55 |

* The cost of remittance of currency broadly includes expenditure incurred on payment of police escort, transport, etc.

(b) & (c): RBI is currently working towards a phased implementation strategy for introduction of Central Bank Digital Currency (CBDC) and examining use cases which

could be implemented with little or no disruption. Introduction of CBDC has the potential to provide significant benefits such as, reduced dependency on cash, higher seigniorage due to lower transaction costs, etc.

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT**

LOK SABHA

**UNSTARRED QUESTION NO. 1910
TO BE ANSWERED ON 14.03.2022**

CONTRACT AND CASUAL EMPLOYEES

**1910. SHRI NATARAJAN P.R.:
SHRI SADASHIV KISAN LOKHANDE:**

Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:

- (a) whether the Government is having any statistics on the number of under contract and casual employment in the country at present and if so, the details thereof including the number of daily wages workers;**
- (b) the number of contract workers employed during the last four years industry and State-wise;**
- (c) details of number of permanent vacancies available in various Government departments without any recruitment; and**
- (d) whether the Government is seriously considering to fill up all the vacancies on year to year basis and if so, the details thereof and if not, the reasons therefor?**

ANSWER

**MINISTER OF STATE FOR LABOUR AND EMPLOYMENT
(SHRI RAMESWAR TELI)**

(a) & (b): The employment for casual workers are done directly by the respective establishments (like Central Government, States/UTs, CPSUs and autonomous bodies etc.) based on the requirement of the respective establishments. Therefore, data in respect to the number of causal workers and daily wages is maintained by respective organizations.

Contd..2/-

This Ministry maintains the consolidated records/data of contractual labourers/workers /employees, based on the licences and registration certificate issued under the Contract Labour (Regulation and Abolition) Act, 1970 in the central sphere. No such bifurcated data like Industry and State-wise of contract workers is maintained centrally. The number of contract labourers engaged during the last four years in the central sphere based on the data of the licences and registration certificate issued under the Contract Labour (Regulation and Abolition) Act, 1970 is as under :

| Year | Total No. of Contract Labour working under Central Sphere |
|-------------|--|
| 2018 | 1178878 |
| 2019 | 1364377 |
| 2020 | 1324874 |
| 2021 | 2430989 |

(c): The estimated number of vacant posts in various Ministries/Departments of Central Government in respect of regular civilian employees during the last three years are as follows:

| As on | No. of vacant posts |
|-------------------|----------------------------|
| 01-03-2018 | 6,83,823 |
| 01-03-2019 | 9,10,153 |
| 01-03-2020 | 8,72,243 |

(d): Filling up of vacancies is a continuous process. Government issues instructions to all the Ministries /Departments from time to time for timely and advance action to fill up the unfilled posts. Latest such instructions have been issued vide Department of Personnel and Training OM No. 43014/03/2019-Estt. (B) dated 21.01.2020 and 03.06.2021.

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA

UNSTARRED QUESTION No. 1946

ANSWERED ON MONDAY, MARCH 14, 2022/ PHALGUNA 23, 1943 (SAKA)

Demonetised Currency

1946. SHRI DAYANIDHI MARAN

Will the Minister of FINANCE be pleased to state:

(a) whether the Ministry, RBI or NITI Aayog have conducted any analysis or scrutiny of demonetized notes deposited in Jan Dhan accounts after 8 November, 2016 when the demonetisation of all Rs. 500 and Rs. 1,000 notes was announced and if so, the details thereof;

(b) whether the Ministry, RBI or NITI Aayog or any other departments have conducted any study or forensic audit of the number of accounts opened in the year 2016 between March and November and the number of accounts opened or created between November 2016 and March 2021;

(c) if so, the details thereof, item/year/State-wise along with the data of accounts closed and amounts withdrawn during the same period; and

(d) whether the Ministry, RBI or NITI Aayog have data on the value of demonetised currency deposited and new currency withdrawn through various state cooperatives during the demonetisation period and if so, details thereof, item and State-wise?

Answer

The Minister of State in the Ministry of Finance
(DR BHAGWAT KARAD)

(a) to (c) The Government in the Department of Revenue has apprised that based on information received on suspicious transactions from various reporting entities, Rs 42,187 crore had been deposited in 3,74,14,844 PMJDY accounts during the period 8.11.2016 to 30.12.2016. A number of measures have been taken up by the Government, which inter-alia include collection of information on cash transactions, collating and analysis of such information, extensive use of information technology and data analytic tools for identification of high-risk cases, expeditious verification of suspect cases, etc. The report has been shared with Law Enforcement Agencies.

(d) As informed by Reserve Bank of India (RBI), Specified Bank Notes (SBNs) worth ₹6,407.28 crore were exchanged/ deposited by 32 State Cooperative Banks (StCBs) between 10 November 2016 and 31 December 2016. State-wise details are Annexed.

Annexure as referred to in part(d) of reply to Lok Sabha Q.No. 1946 for 14.03.2022**StCBs- SBNs Exchanged / Deposited after demonetisation(between 10.11.2016 to 31.12.2016)**

| | | | (Rs Lakh) |
|--------|-------------------|---|---------------------------------------|
| S. No. | State | Name of StCB | Value of SBNs Exchanged/ Deposited |
| 1 | Andaman & Nicobar | The Andaman & Nicobar State Co-Operative Bank Ltd. | 8576.51 |
| 2 | Andhra Pradesh | The Andhra Pradesh State Cooperative Bank Ltd, | 5851.34 |
| 3 | Arunachal Pradesh | The Arunachal Pradesh State Co- Perat Ive Apex Bank | 6577.23 |
| 4 | Assam | The Assam Co-Operative Apex Bank Ltd. | 30147.37 |
| 5 | Bihar | The Bihar State Co-Operative Bank Ltd. | 4371.53 |
| 6 | Chandigarh | The Chandigarh State Co-Operative Bank Ltd. | 7513.89 |
| 7 | Chhattisgarh | The Chhattisgarh Rajya Sahakari Bank Maryadit | 3252.64 |
| 8 | Goa | The Goa State Co-Operative Bank Ltd. | 34462.02 |
| 9 | Gujarat | The Gujarat State Co-Operative Bank Ltd. | 11085 |
| 10 | Haryana | The Haryana State Co-Operative Apex Bank Ltd. | 4497.76 |
| 11 | Himachal Pradesh | The Himachal Pradesh State Co-Operative Bank Ltd. | 68340 |
| 12 | Jammu and Kashmir | The Jammu & Kashmir State Co-Operative Bank Ltd. | 8170.64 |
| 13 | Jharkhand | The Jharkhand State Co-Operative Bank Ltd. | 593.89 |
| 14 | Karnataka | The Karnataka State Co-Operative Apex Bank Ltd. | 37122.71 |
| 15 | Kerala | The Kerala State Co-Operative Bankltd. | 34963.5 |
| 16 | Madhya Pradesh | The Madhya Pradesh Rajya Sahakari Bank Maryadit | 8771.78 |
| 17 | Maharashtra | The Maharashtra State Co-Operative Bank Ltd. | 112844.45 |
| 18 | Manipur | The Manipur State Co-Operative Bank Ltd. | 7070.77 |
| 19 | Meghalaya | The Meghalaya Co-Operative Apex Bank Ltd. | 33514.79 |
| 20 | Nagaland | The Nagaland State Co-Operative Bank Ltd. | 14377.63 |
| 21 | New Delhi | The Delhi State Co-Operative Bank Ltd. | 37528.11 |
| 22 | Odisha | The Orissa State Co-Operative Bank Ltd. | 4697.29 |
| 23 | Puducherry | The Pondicherry State Co-Operative Bank Ltd. | 7414.33 |
| 24 | Punjab | The Punjab State Co-Operative Bank Ltd. | 5415.44 |
| 25 | Rajasthan | The Rajasthan State Co-Operative Bank Ltd. | 13781.64 |
| 28 | Sikkim | The Sikkim State Co-Operative Bank Ltd. | 2012.91 |
| 27 | Tamil Nadu | The Tamil Nadu State Apex Co-Operative Bank Ltd. | 38290.15 |
| 28 | Telangana | The Telangana State Co-Operative Bank Ltd. | 27809.33 |
| 29 | Tripura | The Tripura State Co-Operative Bank Ltd. | 13401.21 |
| 30 | Uttarakhand | The Uttarakhand State Co-Operative Bank Ltd | 6730.23 |
| 31 | Uttar Pradesh | The Uttar Pradesh State Co-Operative Bank Ltd. | 16383.83 |
| 32 | West Bengal | The West Bengal State Co-Operative Bank Ltd. | 25157.94 |
| | | Total | 640727.86 |

Source: Reserve Bank of India

**GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF ECONOMIC AFFAIRS**

**LOK SABHA
UNSTARRED QUESTION NO. 1971**

TO BE ANSWERED ON MONDAY, MARCH 14, 2022 / PHALGUNA 23, 1943 (SAKA)

‘PRADHAN MANTRI GARIB KALYAN YOJANA’

**1971: SHRIMATI KESHARI DEVI PATEL:
SHRI KANAKMAL KATARA:
MS. DEBASREE CHAUDHURI:**

Will the Minister of **FINANCE** be pleased to state:

- a) whether the Government has announced Pradhan Mantri Garib Kalyan Yojana (PMGKY) with a view to provide basic amenities to the economically weaker sections of the society as well as the scheduled tribes;
- b) if so, the details thereof including its aims and objectives along with the amount of funds released to Rajasthan including Banswara and Dungarpur and the targets set by the Government on the number of beneficiaries under PMGKY, year and month-wise and State-wise ;
- c) the number of beneficiaries who have benefited from the said Yojana, month and year-wise and Statewise along with the criteria fixed by the Government for availing benefits thereunder;
- d) whether families of several societies have failed to receive benefits of the development or to connect themselves with the mainstream of development even after seventy five years of independence;
- e) if so, whether the Government has formulated any scheme after indentifying such families and if so, the details thereof; and
- f) the list of such deprived families identified throughout Uttar Pradesh including Prayagraj district along with the criteria fixed for providing benefits to them?

**ANSWER
MINISTER OF STATE (FINANCE)
(SHRI PANKAJ CHAUDHARY)**

(a) to (f): Yes, Sir. The Government had announced the Pradhan Mantri Garib Kalyan Package (PMGKP) of Rs. 1.70 lakh crore on 26.3.2020 to help the poor in their fight against COVID-19. PMGKP provided benefits to existing beneficiaries of the National Food Security Act (NFSA), Pradhan Mantri Ujjwala Yojana, PM-KISAN, National Social Security Programs & Employees Provident Fund Schemes covering every section of society. Besides, a comprehensive personal

accident cover of Rs. 50 lakh to healthcare providers and an ex-gratia payment of Rs. 500 per month for 3 months to all women PM Jan Dhan Yojana Account holders was also provided. The benefits under the package were provided to eligible beneficiaries of every State/UT including Banswara and Dungarpur districts of Rajasthan.

Statements indicating details of the PMGKP and State-wise benefits provided therein are at **Annexure-I and II** respectively.

The Government announces various schemes/programs from time to time to address economic, social and welfare issues of the citizens depending on requirement after taking a holistic view of the situation while ensuring that benefits of these schemes/programs reach out to all regions of the country and identified beneficiaries/ sections of the society.

Statement referred to in reply to parts (a) to (f) of LSUSQ No.1971 for answer on 14.03.2022

Features of Pradhan Mantri Garib Kalyan Package

I. Insurance scheme for health workers fighting COVID-19 in Government Hospitals and Health Care Centres was launched w.e.f. 30.03.2020 to provide comprehensive personal accident cover of Rs. 50 lakhs to around 22.12 lakh public healthcare providers, including community health workers, who may have to be in direct contact and care of COVID-19 patients and who may be at risk of being impacted by this. On account of the unprecedented situation, private hospital staff/ retired/volunteer/ local urban bodies/contract/daily wage/ ad-hoc/outsourced staff requisitioned by States/Central hospitals/autonomous hospitals of Central/States/UTs, AIIMS & INIs/ hospitals of Central Ministries, drafted for COVID19 related responsibilities, were also covered under the scheme. The insurance policy has been extended several times, the last extension being for a further period of 180 days w.e.f. 21.10.2021.

II. Additional allocation of food grain @ 5 kg per person per month free of cost was provided to all beneficiaries covered under the targeted public distribution system (Antyodaya Anna Yojana & Priority Households), including those covered under Direct Benefit Transfer (DBT) from April to November 2020 under PM Garib Kalyan Ann Yojana. Further, Pulses according to regional preferences @ 1 kg per family were also provided for three months, free of cost. This Scheme was also extended for 5 months till November, 2020. In 2021, owing to the on-going severe COVID-19 pandemic across the country, Government of India has announced to provide free foodgrains @ 5 kg per person per month free of cost from May, 2021 to November, 2021. It was again extended till March, 2022.

III. **Benefit to farmers:** The first instalment of Rs 2,000 due in 2020-21 was front-loaded and paid in April 2020 itself under the PM KISAN Yojana, covering about 8.7 crore farmers

IV. Cash transfers-

- a) **Help to Poor:** A total of 20.40 crores (approx..) PMJDY women account-holders were given an ex-gratia of Rs 500 per month for three months.
- b) **Gas cylinders:** During Covid-19 pandemic, a Scheme for providing upto 3 (three) free of cost LPG refills to Pradhan Mantri Ujjwala Yojana (PMUY) beneficiaries was started w.e.f. 01.04.2020 under Pradhan Mantri Garib Kalyan Package (PMGKP). The scheme was valid upto 31.12.2020.
- c) **Help to low wage earners in organised sectors:** Wage-earners, earning below Rs 15,000 per month, in businesses having less than 100 workers, were provided Twenty-four (24) percent of the monthly wages into their PF accounts, for three months to prevent disruption in their employment. The scheme was extended for another three months, i.e., till August 2020.
- d) **Support for senior citizens (above 60 years), widows and Divyang:** An amount of Rs.1000/- to around 3 crore aged widows and people in Divyang category was provided.

V. **MGNREGA-** Wages were increased by Rs. 20 with effect from 1 April, 2020. This wage increase was estimated to provide an additional Rs. 2,000 benefit annually to a worker and benefit approximately 13.62 crore families.

VI. **Self-Help groups:** Limit of collateral free lending was increased from Rs. 10 lakhs to Rs. 20 lakhs for women organized through 63 lakh Self Help Groups (SHGs), who supported 6.85 crore households.

VII. **Other components of PM Garib Kalyan package:**

- (a) Employees' Provident Fund Regulations was amended to include Pandemic as the reason to allow non-refundable advance of 75 percent of the amount or three months of the wages, whichever is lower, from the accounts of the employees.
- (b) State Governments were directed to utilise the funds available under 'Welfare Fund for Building and Other Constructions Workers', created under a Central Government Act to provide assistance and support to around 3.5 Crore workers registered in the Fund to protect them against economic disruptions.
- (c) The State Governments were asked to utilise the funds available under District Mineral Fund (DMF) for supplementing and augmenting facilities of medical testing, screening and other requirements in connection with preventing the spread of COVID-19 pandemic as well as treating the patients affected with this pandemic.

Statement referred to in reply to parts (a) to (f) of LSUSQ No.1971 for answer on 14.03.2022

| No. | State | PMG AY (Apr - Nov 2020) | | PMGAY Pulses/channa (Apr - Nov 2020) | | PMGAY III May'21 to June'21 | | PMGAY IV July'21 to November'21 | | PMGAY V Dec'21 to Jan'22 | | Ujjwala | | PMJDY | | 24% EPF | | NSAP National Social Assistance Programme | |
|-----|--|----------------------------|---------------------|---|---------------------|---------------------------------|--|------------------------------------|--|---------------------------------|---|--|------------------------------------|-----------------------|------------------------------------|---------------------|---------------------|--|------------------------------------|
| | | Foodgrains Qty (MT) | Beneficiaries | Pulses/Chan a Qty (MT) | Beneficiaries | Distributed Quantity (MT) | Number of Beneficiaries covered (Average) | Distributed Quantity (MT) | Number of Beneficiaries covered (Average) | Distributed Quantity (MT) | Number of Beneficiaries covered (Average) | Refill delivered against advance or reimbursed | Amount Transferred (In Lakh) | No of a/c credited | Amount transferred (in lakh) | Beneficiaries | Amount (Rs lakh) | Total Beneficiaries | Amount transferred (in lakh) |
| 1 | Andaman and Nicobar Islands | 2,383 | 59,100 | 122 | 16,350 | 571 | 57,100 | 1420.2638 | 56,810.55 | 551.55 | 55,155.00 | 22,354 | 157.3 | 23,064 | 346.0 | 3,238.00 | 155.91 | 5,928 | 59.3 |
| 2 | Andhra Pradesh | 9,95,500 | 2,61,12,304 | 66,492 | 90,28,190 | 2,55,687 | 2,55,68,719 | 605239.55 | 2,42,09,582.00 | 2,53,334.01 | 2,53,33,401.00 | 7,62,204 | 5,163.2 | 60,13,565 | 90,203.5 | 1,85,152.00 | 11,651.14 | 9,32,661 | 9,326.6 |
| 3 | Arunachal Pradesh | 30,642 | 7,98,490 | 1,034 | 1,77,210 | 8,094 | 8,09,380 | 15837.491 | 6,33,499.64 | 6,074.33 | 6,07,433.00 | 76,831 | 518.1 | 1,80,119 | 2,701.8 | 0.00 | 34,139 | 341.4 | |
| 4 | Assam | 9,77,964 | 2,48,73,000 | 45,456 | 57,86,440 | 2,47,225 | 2,47,22,480 | 594621.8 | 2,37,84,872.00 | 2,36,292.47 | 2,36,29,247.00 | 52,88,902 | 36,257.4 | 95,34,385 | 1,43,015.8 | 9,772.00 | 252.73 | 8,40,984 | 8,409.8 |
| 5 | Bihar | 31,47,508 | 8,11,39,356 | 1,20,112 | 1,43,33,767 | 8,18,441 | 8,18,44,051 | 2067339.46 | 8,26,93,578.40 | 7,40,700.68 | 7,40,70,067.86 | 1,54,12,430 | 1,11,170.7 | 2,33,15,732 | 3,49,736.0 | 67,545.00 | 4,287.92 | 36,64,811 | 36,648.1 |
| 6 | Chandigarh | 10,167 | 2,59,080 | 486 | 63,670 | 2,460 | 2,46,000 | 6323.175 | 2,52,927.00 | - | - | 246 | 1.6 | 1,10,537 | 1,658.1 | 23,805.00 | 2,034.29 | 3,415 | 34.2 |
| 7 | Chhattisgarh | 7,89,804 | 1,94,31,064 | 39,632 | 51,49,800 | 1,98,880 | 1,98,88,006 | 489722.95 | 1,95,88,918.00 | 1,93,621.44 | 1,93,62,144.00 | 42,22,762 | 32,416.0 | 78,57,012 | 1,17,855.2 | 84,417.00 | 6,404.33 | 8,52,275 | 8,522.8 |
| 8 | Dadra and Nagar Haveli & Daman and Diu | 10,568 | 2,58,328 | 519 | 65,240 | 2,530 | 2,52,957 | 6409.39 | 2,56,375.60 | 2,546.86 | 2,54,686.00 | 25,694 | 169.2 | 70,204 | 1,053.1 | 0.00 | 10,964 | 109.6 | |
| 9 | Delhi | 2,72,775 | 6284047 | 13,690 | 17,54,513 | 72,627 | 72,62,700 | 177453.74 | 70,98,149.60 | 69,421.00 | 69,42,100.00 | 1,96,011 | 1,262.8 | 20,30,271 | 30,454.1 | 41,521.00 | 3,642.58 | 1,56,436 | 1,564.4 |
| 10 | Goa | 20,585 | 5,14,412 | 1,066 | 1,42,550 | 5,201 | 5,20,079 | 13118.78 | 5,24,751.20 | 5,299.64 | 5,29,964.00 | 2,119 | 14.3 | 69,987 | 1,049.8 | 16,563.00 | 1,265.92 | 2,061 | 20.6 |
| 11 | Gujarat | 12,76,713 | 31784856 | 50,026 | 65,09,333 | 3,27,197 | 3,27,19,703 | 823985 | 3,29,59,400.00 | 3,26,770.10 | 3,26,77,010.00 | 49,38,563 | 32,592.2 | 71,08,005 | 1,06,620.1 | 2,70,988.00 | 18,510.49 | 6,88,953 | 6,889.5 |
| 12 | Haryana | 4,50,912 | 1,11,90,324 | 18,812 | 24,27,333 | 1,13,473 | 1,13,47,309 | 281344.31 | 1,12,53,772.40 | 95,254.53 | 95,25,453.00 | 15,15,725 | 9,902.1 | 34,16,299 | 51,244.5 | 83,035.00 | 6,403.61 | 3,27,269 | 3,272.7 |
| 13 | Himachal Pradesh | 1,06,429 | 27,72,352 | 4,790 | 6,73,667 | 26,810 | 26,81,044 | 69158.151 | 27,66,326.04 | 26,788.22 | 26,78,822.00 | 2,92,437 | 1,964.5 | 5,84,184 | 8,762.8 | 48,762.00 | 3,629.35 | 1,11,863 | 1,118.6 |
| 14 | Jammu and Kashmir | 2,82,312 | 69,15,000 | 13,208 | 16,44,090 | 62,481 | 62,48,145 | 149106.83 | 59,64,273.20 | 52,982.66 | 52,98,266.00 | 20,17,863 | 14,573.5 | 10,49,256 | 15,738.8 | 43,121.00 | 2,055.78 | 143289 (including Ladakh) | 1,432.9 |
| 15 | Jharkhand | 8,83,433 | 2,40,94,622 | 44,593 | 57,11,600 | 2,47,055 | 2,47,05,515 | 619781.44 | 2,47,91,257.60 | 2,40,615.39 | 2,40,61,539.00 | 53,78,043 | 37,520.2 | 72,27,042 | 1,08,405.6 | 1,05,631.00 | 7,666.54 | 12,88,850 | 12,888.5 |
| 16 | Karnataka | 15,41,056 | 3,86,45,940 | 80,975 | 1,27,22,730 | 3,78,032 | 3,78,03,234 | 941549.87 | 3,76,61,994.80 | 3,81,168.09 | 3,81,16,809.00 | 57,16,148 | 37,831.3 | 79,87,088 | 1,19,806.3 | 3,19,389.00 | 24,924.83 | 13,98,410 | 13,984.1 |
| 17 | Kerala | 5,87,791 | 1,49,27,032 | 27,956 | 35,91,483 | 1,45,857 | 1,45,85,673 | 355259.79 | 1,42,10,391.60 | 1,46,066.23 | 1,46,06,623.00 | 5,11,674 | 3,323.1 | 24,13,289 | 36,199.3 | 1,21,319.00 | 9,250.22 | 6,88,329 | 6,883.3 |
| 18 | Ladakh | 5,645 | 1,41,480 | 233 | 29,008 | 1,374 | 1,37,420 | 3397.884 | 1,35,915.36 | 818.89 | 81,889.00 | 19,175 | 165.7 | 9,951 | 149.3 | 247.00 | 21.08 | Included in J&K above | Included in J&K above |
| 19 | Lakshadweep | 864 | 21,800 | 39 | 5,200 | 220 | 22,013 | 533.06 | 21,322.40 | 208.95 | 20,895.30 | 521 | 3.5 | 2,867 | 43.0 | 0.00 | 324 | 3.2 | |
| 20 | Madhya Pradesh | 18,00,437 | 4,93,09,348 | 77,890 | 96,95,633 | 4,55,960 | 4,55,95,989 | 1155109.03 | 4,62,04,361.20 | 4,60,277.21 | 4,60,27,721.00 | 1,13,69,027 | 77,377.9 | 1,66,22,091 | 2,49,331.4 | 1,69,059.00 | 10,711.54 | 22,05,963 | 22,059.6 |
| 21 | Maharashtra | 25,27,129 | 6,82,50,268 | 1,03,643 | 1,32,15,103 | 6,36,508 | 6,36,50,778 | 1553932.56 | 6,21,57,302.40 | 5,25,106.13 | 5,25,10,613.00 | 76,29,148 | 50,512.8 | 1,29,47,062 | 1,94,205.9 | 4,76,836.00 | 31,528.87 | 11,68,385 | 11,683.9 |
| 22 | Manipur | 90,747 | 20,47,906 | 4,192 | 5,87,503 | 17,077 | 17,07,669 | 36544.71 | 14,61,788.40 | 16,162.54 | 16,16,254.00 | 2,76,621 | 2,119.6 | 5,04,169 | 7,562.5 | 0.00 | 61,972 | 619.7 | |
| 23 | Meghalaya | 85,803 | 21,45,145 | 3,145 | 4,21,503 | 20,226 | 20,22,623 | 47692.79 | 19,07,711.60 | 17,662.55 | 17,66,255.00 | 2,01,679 | 1,408.4 | 2,68,908 | 4,033.6 | 73,342.00 | 2,224.82 | 54,127 | 541.3 |
| 24 | Mizoram | 25,288 | 6,62,132 | 1,243 | 1,55,405 | 6,122 | 6,12,198 | 16609.13 | 6,64,365.20 | 6,384.96 | 6,38,496.00 | 55,281 | 419.7 | 58,176 | 872.6 | 0.00 | 27,538 | 275.4 | |
| 25 | Nagaland | 53,964 | 14,04,600 | 2,276 | 2,84,940 | 13,500 | 13,50,000 | 23592.29 | 9,43,691.60 | 8,487.33 | 8,48,733.00 | 90,537 | 592.6 | 1,57,792 | 2,366.9 | 0.00 | 49,210 | 492.1 | |
| 26 | Odisha | 12,06,580 | 2,88,37,690 | 74,941 | 95,19,513 | 3,10,900 | 3,10,89,967 | 767817.06 | 3,07,12,682.40 | 2,13,890.11 | 2,13,89,011.00 | 83,72,979 | 57,172.5 | 81,21,020 | 1,21,815.3 | 1,62,121.00 | 10,148.60 | 20,27,022 | 20,270.2 |
| 27 | Puducherry | 23,211 | 5,97,945 | 1,273 | 1,78,500 | 6,069 | 6,06,935 | 12773.481 | 5,10,939.24 | - | - | 31,184 | 202.6 | 83,926 | 1,258.9 | 16,456.00 | 1,011.52 | 28,757 | 287.6 |
| 28 | Punjab | 5,33,154 | 1,33,65,720 | 27,751 | 35,47,747 | 1,36,328 | 1,36,32,800 | 353785 | 1,41,51,400.00 | - | - | 24,53,435 | 16,350.8 | 33,22,186 | 49,832.8 | 79,150.00 | 5,054.89 | 1,40,404 | 1,404.0 |
| 29 | Rajasthan | 17,52,646 | 4,44,44,332 | 75,043 | 99,94,240 | 4,20,133 | 4,20,13,322 | 1032471.38 | 4,12,98,855.20 | 3,72,046.60 | 3,72,04,660.00 | 1,11,36,139 | 73,857.8 | 1,56,13,962 | 2,34,209.4 | 1,23,266.00 | 7,946.42 | 9,87,781 | 9,877.8 |
| 30 | Sikkim | 14,479 | 3,65,120 | 614 | 93,817 | 3,710 | 3,70,980 | 9240.8 | 3,69,632.00 | 914.23 | 91,423.00 | 21,313 | 165.3 | 42,552 | 638.3 | 0.00 | 18,332 | 183.3 | |
| 31 | Tamil Nadu | 12,31,653 | 2,97,45,840 | 33,324 | 1,11,07,920 | 3,14,057 | 3,14,05,694 | 806949.42 | 3,22,77,976.80 | 2,24,440.08 | 2,24,44,008.00 | 61,90,878 | 41,390.2 | 60,75,989 | 91,139.8 | 5,81,768.00 | 34,570.97 | 18,14,700 | 18,147.0 |
| 32 | Telangana | 7,24,662 | 1,80,62,980 | 15,804 | 52,68,030 | 1,84,869 | 1,84,86,855 | 438229.63 | 1,75,29,185.20 | 1,76,184.01 | 1,76,184.01 | 18,75,380 | 13,036.0 | 52,60,800 | 78,912.0 | 1,78,225.00 | 10,233.62 | 6,65,956 | 6,659.6 |
| 33 | Tripura | 94,893 | 23,73,722 | 4,420 | 5,40,847 | 24,242 | 24,24,161 | 60472.516 | 24,18,900.64 | 24,095.87 | 24,09,587.00 | 4,49,580 | 3,746.8 | 4,31,770 | 6,476.6 | 0.00 | 1,38,473 | 1,384.7 | |
| 34 | Uttar Pradesh | 56,16,735 | 14,19,99,424 | 2,69,530 | 3,34,08,790 | 14,14,907 | 14,14,90,661 | 352079.37 | 14,08,31,174.80 | 13,99,408.91 | 13,99,40,890.70 | 2,70,88,702 | 1,81,728.1 | 3,18,13,530 | 4,77,203.0 | 2,30,453.00 | 15,741.60 | 52,57,390 | 52,573.9 |
| 35 | Uttarakhand | 2,37,842 | 58,95,600 | 10,736 | 13,44,657 | 59,400 | 59,39,990 | 118480.18 | 45,93,607.20 | 37,791.62 | 37,79,162.00 | 7,63,126 | 5,015.5 | 12,67,372 | 19,010.6 | 41,863.00 | 3,234.58 | 2,15,109 | 2,151.1 |
| 36 | West Bengal | 23,39,724 | 5,83,10,164 | 91,452 | 1,40,19,333 | 5,87,047 | 5,87,04,738 | 1455652.16 | 5,82,26,086.40 | 5,20,982.10 | 5,20,98,210.00 | 1,72,98,898 | 1,16,938.4 | 1,89,95,377 | 2,84,930.7 | 4,28,442.00 | 21,132.39 | 21,32,959 | 21,329.6 |
| | TOTAL | 2,97,51,729 | 75,80,40,523 | 13,26,516 | 18,32,15,657 | 75,25,269 | 75,25,26,888 | 18628094.44 | 74,51,23,777.67 | 67,82,349.29 | 66,96,17,979.86 | 14,17,03,609 | 9,67,041 | 20,65,00,000 | 30,97,500.0 | 39,85,486.00 | 2,55,696.54 | 2,81,45,039 | 2,81,450 |

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA
Unstarred Question No. 2000
Answered on Monday, March 14, 2022/Phalgun 23, 1943 (Saka)

Assistance under RIDF

DR. NISHIKANT DUBEY:

Will the Minister of FINANCE be pleased to state:

- (a) the details of the programmes being implemented by the Government for development of rural infrastructure in the country;
- (b) the details of the Rural Infrastructure Development Fund (RIDF) assistance provided for the development of rural infrastructure during each of the last three years, State-wise; and
- (c) the year-wise and district-wise details of rural development works undertaken in Jharkhand, especially Santhal Pargana, with the help of RIDF during the last three years and the current financial year?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR. BHAGWAT KARAD)

- (a): Some important schemes implemented by Ministry of Rural Development in the Government of India for the development of rural infrastructure in the country are as follows: -
- (i) **Pradhan Mantri Gram Sadak Yojna (PMGSY):** Pradhan Mantri Gram Sadak Yojna was started in the year 2000 with the objective to provide all-weather road connectivity to eligible unconnected habitations. The implementation of the ongoing PMGSY has helped immensely in lifting the socio-economic condition for rural masses by providing them access to the various services and facilities, market place and employment opportunities in various forms.
 - (ii) **Pradhan Mantri Awaas Yojna - Gramin (PMAY-G):** To achieve the objective of "Housing for All" by 2022, the Pradhan Mantri Awaas Yojna- Gramin has been launched with effect from 1st April, 2016 to provide assistance to eligible rural households for construction of 2.95 Crore Pucca houses with basic amenities by March, 2022.

In addition, the following are some important schemes implemented by the NABARD for the development of critical rural infrastructure in the country: -

- (i) **Rural Infrastructure Development Fund (RIDF):** The Government of India had set up Rural Infrastructure Development Fund (RIDF) in NABARD during 1995-96, with the objective of providing loans to the States to enhance public investments in rural infrastructure projects prioritized by the State Governments. The 39 eligible activities under RIDF are broadly classified under three categories as (i) Agriculture and related sector, (ii) Social sector and (iii) Rural Connectivity.

- (ii) **Long Term Irrigation Fund (LTIF):** Long Term Irrigation Fund (LTIF) was operationalized in NABARD since 2016-17 for fast tracking completion of GoI identified medium and major irrigation projects. Under LTIF, NABARD provides loan to National Water Development Agency (NWDA), a SPV of GoI, towards Central Share (CS) and to participating States towards State Share (SS).
- (iii) **Micro Irrigation Fund (MIF):** Micro Irrigation Fund with a corpus of Rs.5000 crore has been operationalized from 2019-20 in NABARD with an objective to facilitate State Govts. efforts in mobilizing additional resources for expanding coverage under micro irrigation and incentivizing its adoption beyond provisions of Pradhan Mantri Krishi Sinchayee Yojana – Per Drop More Crop (PMKSY-PDMC). The corpus under MIF has been augmented by another Rs. 5000 crore, as announced in Union Budget 2021-22.
- (iv) **Dairy processing and Infrastructure Fund (DIDF):** DIDF was created in NABARD pursuant to an announcement made in Union budget 2017-18. The objective of the fund is to modernize the dairy infrastructure in cooperative sector to enhance the efficiency in milk processing and will ensure better price realization to the dairy farmers.
- (v) **Fisheries and Aquaculture Infrastructure Fund (FIDF):** Fisheries and Aquaculture Infrastructure Development Fund (FIDF), launched in 2018-19, envisages infrastructure support to State Governments for development of fish harbors, fish landing centre, modernized fish seed farms, modern fish markets, disease diagnostic laboratories etc.
- (b): The state and UT wise details of amount sanctioned under Rural Infrastructure Development Fund during the last three financial years, are given in **Annexure I**.
- (c): The year-wise and district-wise details of amount sanctioned under RIDF for Jharkhand (including districts of Santhal Paragana Division) during the last three years and the current financial year, are given in **Annexure II**.

Annexure I

RIDF - State-wise sanctions during the last Three Years and Current Year

(Rs.crore)

| S.NO. | STATE | 2018-19 | 2019-20 | 2020-21 | 2021-22 (as on 02 March 2022) |
|-------|-------------------|-----------------|-----------------|-----------------|-------------------------------|
| 1 | ANDHRA PRADESH | 1309.62 | 1199.17 | 1793.60 | 2641.22 |
| 2 | ARUNACHAL PRADESH | 341.98 | 304.72 | 347.75 | 237.76 |
| 3 | ASSAM | 1397.72 | 1009.87 | 1149.09 | 1930.33 |
| 4 | BIHAR | 1631.64 | 1643.10 | 2399.53 | 2724.56 |
| 5 | CHATTISGARH | 1144.28 | 1038.80 | 1432.38 | 891.54 |
| 6 | GOA | 156.48 | 92.87 | 344.30 | 505.51 |
| 7 | GUJARAT | 2423.59 | 2678.60 | 2989.77 | 2238.90 |
| 8 | HARYANA | 1299.3 | 1295.22 | 1129.60 | 1828.04 |
| 9 | HIMACHAL PRADESH | 544.21 | 752.47 | 844.22 | 1007.89 |
| 10 | JAMMU & KASHMIR | 453.46 | 462.63 | 786.95 | 1386.33 |
| 11 | JHARKHAND | 1509.49 | 1868.46 | 2026.08 | 941.49 |
| 12 | KARNATAKA | 809.75 | 836.69 | 1076.31 | 2084.21 |
| 13 | KERALA | 726.56 | 549.84 | 534.74 | 548.36 |
| 14 | MADHYA PRADESH | 2236.87 | 2464.50 | 2758.50 | 3035.80 |
| 15 | MAHARASHTRA | 2202.62 | 2083.01 | 1309.35 | 1513.30 |
| 16 | MANIPUR | 0 | 69.38 | 139.29 | 197.98 |
| 17 | MEGHALAYA | 210.97 | 204.76 | 209.55 | 187.10 |
| 18 | MIZORAM | 172.03 | 153.52 | 266.35 | 220.81 |
| 19 | NAGALAND | 17.87 | 21.19 | 27.53 | 2.98 |
| 20 | ORISSA | 2474.27 | 2573.86 | 3234.25 | 3884.14 |
| 21 | PUDUCHERRY | 18.04 | 0.00 | 55.36 | 0.00 |
| 22 | PUNJAB | 458.24 | 594.44 | 563.66 | 823.06 |
| 23 | RAJASTHAN | 1713.71 | 1556.31 | 1702.20 | 2452.38 |
| 24 | SIKKIM | 36.73 | 34.61 | 51.06 | 145.00 |
| 25 | TAMIL NADU | 2185.21 | 2243.39 | 2412.64 | 3044.65 |
| 26 | TELANGANA | 1325.03 | 1050.68 | 1142.55 | 1308.35 |
| 27 | TRIPURA | 152.22 | 221.92 | 304.46 | 277.83 |
| 28 | UTTAR PRADESH | 1606.95 | 1602.12 | 1709.27 | 910.68 |
| 29 | UTTARAKHAND | 670.96 | 561.35 | 429.81 | 531.59 |
| 30 | WEST BENGAL | 1267.35 | 1233.88 | 1659.62 | 1836.81 |
| | TOTAL | 30497.15 | 30401.35 | 34829.78 | 39338.60 |

RIDF - District-wise sanctions during the last Three Years and Current Year

| Sr.No. | District | (Rs.crore) | | | |
|--------|--------------------|----------------|----------------|----------------|-------------------------------|
| | | 2018-19 | 2019-20 | 2020-21 | 2021-22 (as on 02 March 2022) |
| 1 | Multi district* | 7.92 | 43.46 | 7.37 | 137.37 |
| 2 | BOKARO | 74.57 | 8.85 | 61.14 | 66.40 |
| 3 | CHATRA | 187.55 | 9.22 | 9.88 | 52.81 |
| 4 | DEOGHAR | 9.54 | 108.36 | 112.87 | 188.49 |
| 5 | DHANBAD | 101.80 | 34.59 | 9.34 | 35.87 |
| 6 | DUMKA | 31.65 | 64.98 | 188.01 | 23.06 |
| 7 | GARHWA | 19.08 | 174.91 | 1078.34 | 89.80 |
| 8 | GIRIDIH | 93.58 | 50.45 | 48.86 | 29.35 |
| 9 | GODDA | 19.30 | 20.29 | 29.46 | 19.63 |
| 10 | GUMLA | 194.33 | 56.78 | 47.20 | 0.00 |
| 11 | HAZARIBAG | 125.94 | 7.94 | 47.34 | 11.77 |
| 12 | JAMTARA | 0.00 | 0.00 | 0.00 | 116.83 |
| 13 | KHUNTI | 72.88 | 318.11 | 7.97 | 1.38 |
| 14 | KODERMA | 68.54 | 94.45 | 39.21 | 12.71 |
| 15 | LATEHAR | 2.06 | 245.65 | 17.77 | 2.94 |
| 16 | LOHARDAGGA | 0.00 | 19.93 | 13.06 | 41.32 |
| 17 | PAKUR | 169.89 | 7.67 | 8.59 | 0.00 |
| 18 | PALAMAU | 8.51 | 186.59 | 44.65 | 32.16 |
| 19 | PASCHIMISINGHBHUM | 0.00 | 79.27 | 24.13 | 2.64 |
| 20 | PURBISINGHBHUM | 0.00 | 57.59 | 46.70 | 2.27 |
| 21 | RAMGARH | 25.38 | 21.20 | 11.85 | 13.75 |
| 22 | RANCHI | 244.56 | 41.19 | 87.18 | 35.64 |
| 23 | SAHEBGANJ | 0.00 | 98.38 | 15.92 | 0.00 |
| 24 | SERAIKELAKHARSAWAN | 9.52 | 54.91 | 40.31 | 11.69 |
| 25 | SIMDEGA | 42.91 | 63.71 | 28.94 | 13.63 |
| | | 1509.49 | 1868.47 | 2026.08 | 941.49 |

*Multi district – RIDF Project spanning multiple districts.

Santhal Pargana division consists of Godda, Deoghar, Dumka, Jamtara, Sahibganj and Pakur districts.

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 2040
TO BE ANSWERED ON 14th MARCH, 2022 (MONDAY)/ PHALGUNA 23, 1943 (SAKA)
ATAL PENSION YOJANA

2040. Shri T.R.V.S. Ramesh:

Will the Minister of FINANCE be pleased to state:

- (a) the details of pension provided under Atal Pension Yojana (APY) since its inception, State/year wise;
- (b) whether the Government has reviewed the functioning of the scheme as the number of beneficiaries has remained minuscule; and
- (c) if so, the details thereof and if not, the reasons therefor?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR. BHAGWAT KARAD)

(a) The Atal Pension Yojana (APY) is a Government of India Scheme which was launched on 9th May, 2015, and was operationalised w.e.f. 1st June, 2015. The minimum age of joining APY is 18 years and maximum age is 40 years and the subscriber will receive pension benefit after the age of 60 years.

(b) & (c) APY is being administered by the Pension Fund Regulatory and Development Authority (PFRDA) which has taken several steps to create awareness and increase the outreach of the Scheme. Some of the steps are given below:

- i. Conducting outreach programs in collaboration with RRBs and SLBCs.
- ii. Conducting periodic meetings with bank officials for reviewing the progress of implementation of APY across the country.
- iii. Capacity building of bank branch officials/banking correspondents through various training programs so that information regarding the Scheme and its benefits can be disseminated to the potential/eligible population.
- iv. Periodic advertisements in print and electronic media.

The number of subscribers enrolled under APY as on 07.03.2022 is 3.89 crore.

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA

UN-STARRED QUESTION NO. 1475

TO BE ANSWERED ON 15TH MARCH, 2022/ 24 PHALGUNA, 1943 (SAKA)

59 MINUTES LOAN SCHEME

1475: SHRI KUMAR KETKAR

Will the Minister of FINANCE be pleased to state:

- a) the details of amount disbursed under 59 minutes loan scheme till today from date of inception of scheme, State-wise;
- b) the number of accounts of loan till date, State-wise;
- c) the details of NPAs of 59 minutes loan accounts till date, State-wise;
- d) the steps taken to recover these NPAs;
- e) the names and address of agency appointed to handle the processing of 59 minutes loan scheme;
- f) the criteria of appointment of these agencies; and
- g) how much amount is being paid for the professional fees to handle each account, name of agency and amount?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(Dr. BHAGWAT KARAD)

(a) and (b): Since the inception of the psbloansin59minutes.com portal on 25.9.2018, till 28.2.2022, 2,01,863 proposals amounting to Rs. 39,580 crore have been disbursed in the business loan category and 17,791 proposals amounting to Rs. 1,689 crore have been disbursed in the retail loan category. State-wise details of the number of loan accounts and amount disbursed are at Annex.

(c) and (d): The portal only offers a platform for speedier in-principle approval by lenders onboarded on it. The final credit decision taken on loan applications sourced through the portal is taken by the lenders and monitoring of the accounts of sanctioned loans, including steps to effect recovery in any accounts that are subsequently classified as non-performing asset (NPA), is also done by the lenders. Details of the same are not centrally maintained.

(e) to (g): Loan appraisal and processing is carried out by respective branches and loan processing centres of the lenders. Further, many lenders connect or integrate with digital credit marketplaces like psbloansin59minutes.com, paisabazaar.com, CredAvenue, Trade Receivables Discounting System (TReDS) platform, etc. to connect with loan customers in various segments, like retail, micro, small and medium enterprises (MSMEs), etc. as per their respective business focus. Onboarding on such credit marketplaces is done by the lenders as per their own internal approvals.

**Rajya Sabha Un-starred Question no. 1475 for 15th March 2022, regarding
“59 minutes loan scheme”**

Annex

Data on PSB 59 loans as on 28.02.2022

| Sr. No. | Name of State | Total no. of disbursed proposals | Total amount of disbursed proposals (Rs. Crore) |
|----------------|-----------------------------|---|--|
| 1 | Andaman and Nicobar Islands | 79 | 51.98 |
| 2 | Andhra Pradesh | 10841 | 1346.52 |
| 3 | Arunachal Pradesh | 70 | 4.49 |
| 4 | Assam | 2557 | 637.82 |
| 5 | Bihar | 6710 | 1015.29 |
| 6 | Chandigarh | 1391 | 260.77 |
| 7 | Chhattisgarh | 2898 | 694.22 |
| 8 | Dadra and Nagar Haveli | 50 | 19.21 |
| 9 | Daman and Diu | 59 | 13.35 |
| 10 | Delhi | 7300 | 2006.82 |
| 11 | Goa | 1123 | 166.38 |
| 12 | Gujarat | 20485 | 3863.98 |
| 13 | Haryana | 8460 | 2506.84 |
| 14 | Himachal Pradesh | 2633 | 542.12 |
| 15 | Jammu and Kashmir* | 1681 | 131.97 |
| 16 | Jharkhand | 6899 | 1050.36 |
| 17 | Karnataka | 9777 | 2100.33 |
| 18 | Kerala | 4161 | 903.75 |
| 19 | Lakshadweep | 2 | 0.05 |
| 20 | Madhya Pradesh | 10725 | 1898.12 |
| 21 | Maharashtra | 25834 | 5220.59 |
| 22 | Manipur | 116 | 34.27 |
| 23 | Meghalaya | 117 | 43.15 |
| 24 | Mizoram | 10 | 0.50 |
| 25 | Nagaland | 30 | 13.20 |
| 26 | Odisha | 6970 | 687.18 |
| 27 | Puducherry | 246 | 44.81 |
| 28 | Punjab | 14471 | 3043.20 |
| 29 | Rajasthan | 10108 | 2500.58 |
| 30 | Sikkim | 57 | 5.05 |
| 31 | Tamil Nadu | 11350 | 1880.32 |
| 32 | Telangana | 4620 | 1202.74 |
| 33 | Tripura | 989 | 316.15 |
| 34 | Uttar Pradesh | 30732 | 4433.98 |
| 35 | Uttarakhand | 3793 | 621.48 |
| 36 | West Bengal | 12310 | 2008.33 |
| Total | | 219654 | 41269.93 |

*The data of Ladakh is included in the data of Jammu & Kashmir.

Source: Small Industries Development Bank of India (SIDBI)

Government of India
Ministry of Finance
Department of Financial services

RAJYA SABHA
UN-STARRED QUESTION No. 1502
ANSWERED ON MARCH 15, 2022/ PHALGUNA 24, 1943 (SAKA)

Loans to youth under MUDRA Yojana

1502. Lt. Gen. (Dr.) D.P. Vats (Retd.):

Will the Minister of FINANCE be pleased to state:.

- (a) whether some kind of loan is being provided to the youth under 'Pradhan Mantri Mudra Yojana' (PMMY) across the country, and if so, the details thereof;
- (b) the number of youth benefited under PMMY so far since its inception;
- (c) if not, whether Government is contemplating to launch such scheme now or in future; and
- (d) if so, the details thereof along with the necessary steps taken by the Government in this regard?

ANSWER

Minister of State in the Ministry of Finance

(DR. BHAGWAT KARAD)

(a) to (d) Under the Pradhan Mantri Mudra Yojana (PMMY), institutional credit up to Rs. 10 lakh is provided by Member Lending Institutions (MLIs) to micro/small business units for income generating activities in manufacturing, trading, services sectors and also for activities allied to agriculture. Any individual, who is otherwise eligible to take a loan and has a business plan for a small business enterprise, can avail loan under the Scheme. This is an ongoing Scheme.

As per data uploaded by MLIs on Mudra portal, as on 25.02.2022, over 33.86 crore loans amounting to Rs. 18.19 lakh crore have been sanctioned, since inception of the Scheme in April, 2015.

Government of India
Ministry of Finance
Department of Financial Services

RAJYA SABHA
Unstarred Question No. 1507
Answered on Tuesday, March 15, 2022/Phalgun 24, 1943 (Saka)

DEBT RELIEF TO FARMERS

1507. SHRI ABDUL WAHAB:

Will the Minister of Finance be pleased to state:

- (a) whether Government has any data on farmers' debt for the last five years;
- (b) if so, the details of debt of farmers for the last six years, year-wise and State-wise;
- (c) whether Government has waived off the loans of farmers in the last six years;
- (d) if so, the details of the same for last six years, year-wise; and
- (e) whether Government is considering to waive off any further, the loans of farmers considering the pandemic situation?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR. BHAGWAT KARAD)

(a) & (b): State-wise details of total number of accounts and amount outstanding in agriculture for the last six year in respect of Scheduled Commercial Banks (SCBs) as reported by Reserve Bank of India (RBI) are provided at Annexure to this reply.

(c) to (e): No loan waiver scheme for farmers has been implemented by the Union Government during last six years.

There is no proposal under consideration of the Union Government to waiver of loans of farmers. However, to reduce the debt burden of farmers, the following major initiatives have been taken:

- With a view to ensure availability of agriculture credit at a reduced interest rate of 7% p.a. to the farmers, the Government of India in the Department of Agriculture and Farmers Welfare (DA&FW) implements an interest subvention scheme for short term crop loans up to Rs. 3.00 lakh. The scheme provides interest subvention of 2% per annum to Banks on use of their own resources. Besides, additional 3% incentive is given to the farmers for prompt repayment of the loan, thereby reducing the effective rate of interest to 4%.

- Reserve Bank of India (RBI) has issued directions for Relief Measures to be provided by respective lending institutions in areas affected by natural calamities which, inter alia, include, restructuring/rescheduling of existing crop loans and term loans, extending fresh loans, relaxed security and margin norms, moratorium, etc. These directions have been so designed that the moment calamity is declared by the concerned District Authorities, they are automatically set in motion without any intervention, thus saving precious time. The benchmark for initiating relief measures by banks has also been reduced from 50% to 33% crop loss in line with the National Disaster Management Framework. Banks have also been advised not to insist for additional collateral security for restructured loans.
- To enhance coverage of small and marginal farmers in the formal credit system, RBI has decided to raise the limit for collateral-free agriculture loans from Rs. 1 lakh to Rs. 1.6 lakh.
- The requirement of 'no due' certificate has also been dispensed with for small loans upto Rs.50,000/- to small and marginal farmers, share croppers and the like and, instead, only a self-declaration from the borrower is required.
- To bring small, marginal, tenant farmers, oral lessees, etc. into the fold of institutional credit, Joint Liability Groups (JLGs) have been promoted by banks.
- Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme has been implemented to provide an assured income support to all farmers, irrespective of the size of their land holdings subject to the exclusion factor. Under this scheme, direct income support @ of Rs. 6,000 per year will be transferred directly into the bank accounts of beneficiary farmers, in three equal installments of Rs.2,000 each.
- Pradhan Mantri Fasal Bima Yojana (PMFBY) provides a comprehensive insurance cover against failure of insured crops due to non-preventable natural risks, thus providing financial support to farmers suffering crop loss/ damage arising out of unforeseen events; stabilizing the income of farmers to ensure their continuance in farming; and encouraging them to adopt innovative and modern agricultural practices.

State/UT wise total agricultural amount outstanding for Scheduled Commercial Banks

| S.No | Nos in thousand, amount in Rs. crore | | | | | | | | | | | | | | | | | | |
|------|--------------------------------------|---------------------|------------|------------|---------------------|----------|------------|---------------------|------------|------------|---------------------|----------|------------|---------------------|------------|------------|---------------------|----------|------------|
| | 2015-16 | | | 2016-17 | | | 2017-18 | | | 2018-19 | | | 2019-20 | | | 2020-21 | | | |
| | No of A/cs | Balance Outstanding | | No of A/cs | Balance Outstanding | | No of A/cs | Balance Outstanding | | No of A/cs | Balance Outstanding | | No of A/cs | Balance Outstanding | | No of A/cs | Balance Outstanding | | |
| 1 | ANDAMAN & NICOBAR | 8.71 | 146.18 | 8.79 | 95.08 | 8.89 | 97.92 | 8.49 | 106.65 | 9.08 | 114.89 | 8.49 | 106.65 | 9.08 | 114.89 | 8.49 | 106.65 | 9.08 | 114.89 |
| 2 | ANDHRA PRADESH | 6577.67 | 85770.01 | 6708.80 | 90518.19 | 7394.65 | 102493.89 | 8017.94 | 114320.65 | 8108.29 | 121495.54 | 8017.94 | 114320.65 | 8108.29 | 121495.54 | 8017.94 | 114320.65 | 8108.29 | 121495.54 |
| 3 | ARUNACHAL PRADESH | 15.57 | 167.23 | 13.98 | 196.60 | 13.75 | 174.23 | 14.08 | 160.92 | 13.99 | 152.28 | 14.08 | 160.92 | 13.99 | 152.28 | 14.08 | 160.92 | 13.99 | 152.28 |
| 4 | ASSAM | 1608.47 | 8279.93 | 1569.63 | 9241.63 | 1670.21 | 1052.40 | 1862.48 | 11366.68 | 1976.88 | 11136.90 | 1862.48 | 11366.68 | 1976.88 | 11136.90 | 1862.48 | 11366.68 | 1976.88 | 11136.90 |
| 5 | BIHAR | 4269.34 | 23490.24 | 3441.93 | 24790.04 | 4115.42 | 27595.07 | 4918.10 | 29361.42 | 5849.79 | 32068.15 | 4918.10 | 29361.42 | 5849.79 | 32068.15 | 4918.10 | 29361.42 | 5849.79 | 32068.15 |
| 6 | CHANDIGARH | 14.02 | 3007.80 | 17.55 | 3552.43 | 19.86 | 3299.70 | 43.88 | 2562.83 | 58.84 | 3990.83 | 43.88 | 2562.83 | 58.84 | 3990.83 | 43.88 | 2562.83 | 58.84 | 3990.83 |
| 7 | CHHATTISGARH | 468.31 | 8376.92 | 495.54 | 10514.53 | 611.78 | 11230.55 | 674.66 | 11428.14 | 710.18 | 11167.45 | 674.66 | 11428.14 | 710.18 | 11167.45 | 674.66 | 11428.14 | 710.18 | 11167.45 |
| 8 | DADRA&NAGAR HAVELI | 3.41 | 66.37 | 3.19 | 59.33 | 3.31 | 68.47 | 3.19 | 75.99 | 2.56 | 68.87 | 3.19 | 75.99 | 2.56 | 68.87 | 3.19 | 75.99 | 2.56 | 68.87 |
| 9 | DAMAN & DIU | 2.22 | 37.11 | 2.35 | 48.10 | 1.65 | 35.11 | 1.40 | 44.60 | 1.38 | 43.86 | 1.40 | 44.60 | 1.38 | 43.86 | 1.40 | 44.60 | 1.38 | 43.86 |
| 10 | DELHI | 51.26 | 30871.04 | 38.40 | 29433.26 | 33.07 | 27990.91 | 28.26 | 34876.57 | 50.28 | 31227.78 | 28.26 | 34876.57 | 50.28 | 31227.78 | 28.26 | 34876.57 | 50.28 | 31227.78 |
| 11 | GOA | 57.84 | 1843.26 | 54.83 | 1581.15 | 57.90 | 1708.67 | 52.13 | 957.25 | 56.08 | 988.38 | 52.13 | 957.25 | 56.08 | 988.38 | 52.13 | 957.25 | 56.08 | 988.38 |
| 12 | GUJARAT | 2063.71 | 52767.86 | 2051.44 | 63615.21 | 2279.01 | 63732.20 | 2629.97 | 66041.58 | 3002.76 | 77653.97 | 2629.97 | 66041.58 | 3002.76 | 77653.97 | 2629.97 | 66041.58 | 3002.76 | 77653.97 |
| 13 | HARYANA | 1074.01 | 48177.24 | 1103.61 | 47217.98 | 1261.86 | 53208.61 | 1492.48 | 54176.22 | 1663.01 | 49268.29 | 1492.48 | 54176.22 | 1663.01 | 49268.29 | 1492.48 | 54176.22 | 1663.01 | 49268.29 |
| 14 | HIMACHAL PRADESH | 317.61 | 5110.55 | 315.91 | 5042.89 | 324.33 | 5729.57 | 328.32 | 5758.83 | 323.93 | 5702.10 | 328.32 | 5758.83 | 323.93 | 5702.10 | 328.32 | 5758.83 | 323.93 | 5702.10 |
| 15 | JAMMU & KASHMIR | 400.76 | 8205.62 | 401.62 | 7362.83 | 404.13 | 8403.80 | 397.73 | 9058.48 | 699.21 | 10161.65 | 397.73 | 9058.48 | 699.21 | 10161.65 | 397.73 | 9058.48 | 699.21 | 10161.65 |
| 16 | JHARKHAND | 1102.85 | 6674.52 | 1093.15 | 6693.56 | 1234.08 | 8089.20 | 1354.20 | 7874.82 | 1598.86 | 8240.11 | 1354.20 | 7874.82 | 1598.86 | 8240.11 | 1354.20 | 7874.82 | 1598.86 | 8240.11 |
| 17 | KARNATAKA | 4343.24 | 95759.61 | 4298.35 | 89759.42 | 5052.41 | 93035.60 | 5991.64 | 81839.77 | 6568.83 | 77088.17 | 5991.64 | 81839.77 | 6568.83 | 77088.17 | 5991.64 | 81839.77 | 6568.83 | 77088.17 |
| 18 | KERALA | 4124.03 | 54373.10 | 4213.01 | 62480.60 | 5155.21 | 66378.39 | 6139.64 | 75925.82 | 6175.32 | 78261.86 | 6139.64 | 75925.82 | 6175.32 | 78261.86 | 6139.64 | 75925.82 | 6175.32 | 78261.86 |
| 19 | LAKSHADWEEP | 1.36 | 15.81 | 1.65 | 6.93 | 0.65 | 4.76 | 1.13 | 6.36 | 1.09 | 7.43 | 1.13 | 6.36 | 1.09 | 7.43 | 1.13 | 6.36 | 1.09 | 7.43 |
| 20 | MADHYA PRADESH | 2728.33 | 50881.07 | 2906.68 | 58637.75 | 3333.58 | 68548.30 | 3819.76 | 79625.43 | 4306.41 | 72803.10 | 3819.76 | 79625.43 | 4306.41 | 72803.10 | 3819.76 | 79625.43 | 4306.41 | 72803.10 |
| 21 | MAHARASHTRA | 5510.29 | 255116.27 | 5758.67 | 282365.94 | 5907.71 | 333960.05 | 7053.76 | 431306.64 | 7030.29 | 474241.44 | 7053.76 | 431306.64 | 7030.29 | 474241.44 | 7053.76 | 431306.64 | 7030.29 | 474241.44 |
| 22 | MANIPUR | 38.85 | 382.49 | 39.90 | 1087.23 | 37.88 | 425.82 | 35.23 | 729.12 | 37.47 | 392.48 | 35.23 | 729.12 | 37.47 | 392.48 | 35.23 | 729.12 | 37.47 | 392.48 |
| 23 | MEGHALAYA | 74.20 | 467.10 | 69.59 | 577.07 | 65.68 | 641.98 | 63.73 | 601.47 | 58.03 | 434.58 | 63.73 | 601.47 | 58.03 | 434.58 | 63.73 | 601.47 | 58.03 | 434.58 |
| 24 | MIZORAM | 20.22 | 142.42 | 17.65 | 135.94 | 16.67 | 140.21 | 15.26 | 126.20 | 17.80 | 108.75 | 15.26 | 126.20 | 17.80 | 108.75 | 15.26 | 126.20 | 17.80 | 108.75 |
| 25 | NAGALAND | 44.64 | 304.19 | 44.16 | 278.46 | 38.75 | 286.01 | 35.80 | 275.97 | 36.00 | 262.91 | 35.80 | 275.97 | 36.00 | 262.91 | 35.80 | 275.97 | 36.00 | 262.91 |
| 26 | ODISHA | 1867.81 | 13266.51 | 1910.89 | 13971.66 | 2452.24 | 15298.32 | 3110.61 | 17507.62 | 3513.61 | 20147.12 | 3110.61 | 17507.62 | 3513.61 | 20147.12 | 3110.61 | 17507.62 | 3513.61 | 20147.12 |
| 27 | PUDUCHERRY | 158.39 | 1554.83 | 178.14 | 1860.83 | 230.55 | 2054.33 | 259.43 | 2314.97 | 273.04 | 2543.60 | 259.43 | 2314.97 | 273.04 | 2543.60 | 259.43 | 2314.97 | 273.04 | 2543.60 |
| 28 | PUNJAB | 1447.23 | 70999.36 | 1464.30 | 70847.53 | 1634.29 | 73341.11 | 1804.75 | 67662.79 | 1919.63 | 66432.66 | 1804.75 | 67662.79 | 1919.63 | 66432.66 | 1804.75 | 67662.79 | 1919.63 | 66432.66 |
| 29 | RAJASTHAN | 3035.25 | 61000.14 | 3045.32 | 68658.93 | 3469.74 | 74034.46 | 4175.23 | 84807.55 | 4929.18 | 83821.21 | 4175.23 | 84807.55 | 4929.18 | 83821.21 | 4175.23 | 84807.55 | 4929.18 | 83821.21 |
| 30 | SIKKIM | 16.67 | 166.33 | 14.08 | 169.09 | 19.33 | 206.74 | 19.33 | 205.70 | 20.51 | 162.80 | 19.33 | 205.70 | 20.51 | 162.80 | 19.33 | 205.70 | 20.51 | 162.80 |
| 31 | TAMIL NADU | 12204.76 | 129952.81 | 13040.92 | 139323.57 | 16189.99 | 150041.09 | 18614.78 | 163829.95 | 19413.14 | 178931.20 | 18614.78 | 163829.95 | 19413.14 | 178931.20 | 18614.78 | 163829.95 | 19413.14 | 178931.20 |
| 32 | TELANGANA | 3105.39 | 47807.60 | 3151.94 | 50550.49 | 3244.60 | 56519.09 | 3494.89 | 56638.34 | 3620.98 | 65375.73 | 3494.89 | 56638.34 | 3620.98 | 65375.73 | 3494.89 | 56638.34 | 3620.98 | 65375.73 |
| 33 | TRIPURA | 324.69 | 1221.91 | 307.45 | 1255.20 | 339.22 | 1777.12 | 351.15 | 2390.11 | 385.76 | 2506.82 | 351.15 | 2390.11 | 385.76 | 2506.82 | 351.15 | 2390.11 | 385.76 | 2506.82 |
| 34 | UTTARAKHAND | 461.86 | 8297.51 | 398.21 | 8708.31 | 2365.95 | 40908.82 | 1373.76 | 24046.36 | 1880.99 | 33515.28 | 1373.76 | 24046.36 | 1880.99 | 33515.28 | 1373.76 | 24046.36 | 1880.99 | 33515.28 |
| 35 | UTTAR PRADESH | 6424.26 | 86796.32 | 6541.40 | 98131.90 | 5090.33 | 88319.44 | 6834.64 | 92424.32 | 7215.03 | 85311.88 | 6834.64 | 92424.32 | 7215.03 | 85311.88 | 6834.64 | 92424.32 | 7215.03 | 85311.88 |
| 36 | WEST BENGAL | 5373.10 | 42108.96 | 4383.18 | 41963.74 | 4255.73 | 45278.59 | 4863.03 | 50483.98 | 5859.98 | 56797.68 | 4863.03 | 50483.98 | 5859.98 | 56797.68 | 4863.03 | 50483.98 | 5859.98 | 56797.68 |
| | Total | 69340.29 | 1203606.23 | 69106.21 | 1290733.38 | 78330.07 | 1435610.52 | 89884.87 | 1580920.11 | 97388.23 | 1662627.75 | 89884.87 | 1580920.11 | 97388.23 | 1662627.75 | 89884.87 | 1580920.11 | 97388.23 | 1662627.75 |

Source: RBI

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
RAJYA SABHA
UNSTARRED QUESTION NO-1522
ANSWERED ON- 15/03/2022

SETTLEMENT OF TOTAL LOAN AMOUNT OF PSBs

1522. SHRI SUKHENDU SEKHAR RAY

Will the Minister of FINANCE be pleased to state:-

- (a) whether the total loan due in 13 accounts for ₹ 4,46,800.00 crores in Public Sector Banks(PSBs) have been resolved and settled;
- (b) if so, the details thereof;
- (c) whether as a result of such resolution and settlement in the case of 13 accounts, the PSBs have suffered a total loss of ₹ 2,84,980.00 crores;
- (d) whether such resolution and settlement had 64 per cent haircut of the total loan due in 13 accounts of PSBs; and
- (e) if so, the details thereof?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a) to (e): As per inputs received from the Ministry of Corporate Affairs (MCA), corporate insolvency resolution process (CIRP) under the Insolvency and Bankruptcy Code, 2016 (IBC), was initiated by banks in the twelve large accounts that were referred by the Reserved Bank of India. Financial creditors had an aggregate outstanding claims of Rs 3.45 lakh crore against these corporate debtors. Out of these twelve corporate debtors, resolution plans have been approved in respect of eight corporate debtors, CIRP is ongoing in respect of two corporate debtors, and two corporate debtors are undergoing liquidation process.

With regard to resolution and settlement in these accounts, the eight corporate debtors, which were resolved through the market driven CIRP, owed a total of Rs 2.26 lakh crore to financial creditors while their liquidation value was Rs. 0.52 lakh crore. Further, realisable value for financial creditors through the approved resolution plans was Rs. 1.16 lakh crore, which is 221% of the liquidation value and 51 % of the admitted claims.

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOKSABHA
UNSTARRED QUESTION NO. 1912
TO BE ANSWERED ON THE 14th MARCH, 2022, PHALGUNA 23, 1943 (SAKA)

EDUCATIONAL LOAN FOR HIGHER EDUCATION

1912. SHRI NALIN KUMAR KATEEL:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has fixed any target for disbursing educational loan to students to pursue higher education during each of the last three years and the current year;
- (b) if so, the details thereof including the target achieved so far, State and district-wise;
- (c) if not, the reasons so, the details thereof;
- (d) whether the students of economically weaker sections are not getting the loans from the banks; and
- (e) if so, the details thereof along with the corrective steps taken by the Government in this regard?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. BHAGWAT KARAD)

(a) to (c): Public Sector Banks are allocated educational loan disbursement targets at the level of the bank. These targets are not allocated State-wise or district-wise. Based on information furnished by these banks, the bank-wise targets allocated and achievement against the same during the last three years and the current financial year (up to December 2021) is at Annex. State-wise and district-wise details of educational loans disbursed are being collected and will be laid on the Table of the House.

(d) and (e): The Indian Banks' Association has formulated a Model Education Loan Scheme for its member banks. Banks sanction education loans to all categories of students, including to students who belong to economically weaker sections, keeping in view their respective Board-approved loan policies, instructions issued by the Reserve Bank of India, and the said model scheme and advisories issued by the Association.

Lok Sabha Un-starred Question no. 1912 for 14th March 2022, regarding “Educational Loan for Higher Education”

Annex

Educational loan disbursement targets allocated to Public Sector Banks and achievement against the same during the last three years and the current financial year (up to December 2021)

| Public Sector Bank | 2018-19 | | 2019-20 | | 2020-21 | | 2021-22 | |
|-----------------------|------------------------|-----------------------------|---------------------------------|-----------------------------|--------------------------------------|-----------------------------|------------------------|--|
| | Target (in crore ₹) | Achievement (in crore ₹) | Target (in crore ₹) | Achievement (in crore ₹) | Target (in crore ₹) | Achievement (in crore ₹) | Target (in crore ₹) | Achievement (Up to 31.12.2021) (in crore ₹) |
| Allahabad Bank | 305.18 | 252.54 | 303.00 | 206.90 | Amalgamated into Indian Bank | | | |
| Andhra Bank | 590.00 | 452.98 | 544.00 | 445.94 | Amalgamated into Union Bank of India | | | |
| Bank of Baroda | 606.90 | 901.00 | 1,630.00 | 1,621.35 | 1,630.00 | 1,277.93 | 1,630.00 | 1,410.63 |
| Bank of India | 584.99 | 428.48 | 515.00 | 387.17 | 515.00 | 297.00 | 515.00 | 324.33 |
| Bank of Maharashtra | 312.61 | 283.78 | 341.00 | 326.07 | 341.00 | 225.91 | 341.00 | 286.23 |
| Canara Bank | 1,709.26 | 1,503.34 | 1,806.00 | 1,590.67 | 2,407.00 | 1,638.71 | 2,407.00 | 1,551.64 |
| Central Bank of India | 842.92 | 648.95 | 780.00 | 492.27 | 780.00 | 418.99 | 780.00 | 185.26 |
| Corporation Bank | 433.28 | 185.50 | 223.00 | 158.79 | Amalgamated into Union Bank of India | | | |
| Dena Bank | 130.00 | 55.54 | Amalgamated into Bank of Baroda | | | | | |
| Indian Bank | | 418.33 | | 457.56 | | 459.52 | | |

| | | | | | | | | |
|---------------------------|------------------|------------------|---------------------------------|------------------|---|------------------|------------------|------------------|
| | 472.19 | | 503.00 | | 806.00 | | 806.00 | 443.54 |
| Indian Overseas Bank | 474.32 | 350.72 | 421.00 | 298.97 | 421.00 | 176.37 | 421.00 | 149.77 |
| Oriental Bank of Commerce | 360.00 | 324.35 | 390.00 | 367.81 | Amalgamated into Punjab National Bank | | | |
| Punjab National Bank | 1,428.00 | 1,129.00 | 1,356.00 | 1,057.00 | 1,806.00 | 961.80 | 1,806.00 | 761.15 |
| Punjab and Sind Bank | 88.08 | 81.38 | 98.00 | 90.00 | 98.00 | 52.00 | 98.00 | 51.00 |
| Syndicate Bank | 679.54 | 499.92 | 601.00 | 509.88 | Amalgamated into Canara Bank | | | |
| UCO Bank | 159.58 | 119.45 | 144.00 | 139.90 | 144.00 | 107.21 | 144.00 | 103.58 |
| Union Bank of India | 801.67 | 685.91 | 824.00 | 636.53 | 1,591.00 | 960.62 | 1,591.00 | 941.67 |
| United Bank of India | 79.69 | 49.78 | 60.00 | 49.94 | Amalgamated into Punjab National Bank | | | |
| Vijaya Bank | 457.30 | 399.60 | Amalgamated into Bank of Baroda | | | | | |
| State Bank of India | 5,184.00 | 5,066.00 | 6,087.00 | 6,426.00 | 6,426.00 | 4,979.00 | 6,426.00 | 5,113.00 |
| IDBI Bank Limited | 300.00 | 311.43 | 374.00 | 284.10 | Recategorised by the Reserve Bank of India as a Private Sector Bank | | | |
| Total | 15,999.51 | 14,147.98 | 17,000.00 | 15,546.85 | 16,965.00 | 11,555.06 | 16,965.00 | 11,321.80 |

Source: Banks

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOKSABHA

UNSTARRED QUESTION NO. 2050

TO BE ANSWERED ON THE 14th MARCH, 2022, PHALGUNA 23, 1943 (SAKA)

EDUCATION LOAN

2050. SHRI D.K. SURESH:

SHRI NALIN KUMAR KATEEL:

Will the Minister of FINANCE be pleased to state:

- (a) the details of outstanding balance of education loan in the country at present, State/District-wise;
- (b) whether the Government is considering to give any relief to those students who could not continue their education due to covid-19 lockdown imposed in the country; and
- (c) if so, the details thereof?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. BHAGWAT KARAD)

- (a) As per information furnished by State Level Bankers' Committee, details of outstanding balance of education loan in the country as on 31st December, 2021, are at Annex.
- (b) & (c): To help borrowers tide over any difficulties in the wake of Covid 19, RBI has allowed moratorium of six months on payment of all instalments falling due between March 1, 2020 and August 31, 2020 without an asset classification downgrade. Further, RBI, in its Monetary Policy August, 2020, introduced stimulus measures to restructure the debt if the loans were classified as 'standard' as on 1st March, 2020. This may include, *inter-alia*, rescheduling of payments, conversion of any interest accrued, or to be accrued, into another credit facility, or, granting of moratorium based on assessment of income stream of the borrowers, subject to a maximum of two years. Correspondingly, the overall tenor of the loan may also get modified commensurately.

Annexure to part (a) of Lok Sabha Unstarred Question No. 2050 for 14.03.2022

State-wise details of outstanding balance of education loan in the country as on 31.12.2021

| State/Union Territories | No. of A/cs | Outstanding balance (in crore ₹) |
|---|--------------------|--|
| Andaman and Nicobar Islands | 531 | 26.53 |
| Andhra Pradesh | 96,434 | 6,189.84 |
| Arunachal Pradesh | 370 | 13.11 |
| Assam | 13,194 | 493.36 |
| Bihar | 87,346 | 2,954.97 |
| Chandigarh | 4,168 | 349.25 |
| Chattisgarh | 17,744 | 703.56 |
| Dadra and Nagar Haveli and Daman and Diu | 474 | 41.91 |
| Delhi | 35,666 | 2,284.53 |
| Goa | 8,134 | 502.45 |
| Gujarat | 49,234 | 3,527.47 |
| Haryana | 30,404 | 1,774.94 |
| Himachal Pradesh | 13,592 | 485.92 |
| Jammu and Kashmir | 14,163 | 586.74 |
| Jharkhand | 40,394 | 1,992.20 |
| Karnataka | 2,10,437 | 7,964.98 |
| Kerala | 3,07,670 | 11,050.90 |
| Ladakh | 33 | 2.86 |
| Lakshadweep | 14 | 0.47 |
| Madhya Pradesh | 88,637 | 3,045.19 |
| Maharashtra | 1,90,637 | 8,882.29 |

| | | |
|---------------|------------------|------------------|
| Manipur | 832 | 39.54 |
| Meghalaya | 3,554 | 149.87 |
| Mizoram | 299 | 10.37 |
| Nagaland | 347 | 15.41 |
| Odisha | 61,057 | 2,117.48 |
| Puducherry | 16,831 | 430.1 |
| Punjab | 31,025 | 2,086.30 |
| Rajasthan | 43,102 | 2,083.31 |
| Sikkim | 765 | 20.44 |
| TamilNadu | 6,25,735 | 16,301.93 |
| Telengana | 62,962 | 5,064.10 |
| Tripura | 4,386 | 106.86 |
| Uttar Pradesh | 1,05,142 | 4,269.58 |
| Uttarakhand | 19,899 | 903.13 |
| West Bengal | 71,639 | 3,005.12 |
| Total | 22,56,851 | 89,477.01 |

Source: Convenors of State and Union Territory Level Bankers' Committees

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 2055

To be answered on the 14th March 2022/ Phalguna 23, 1943 (Saka)

Institutional Lending by PSBs

2055. SHRIMATI SAJDA AHMED:

Will the Minister of FINANCE be pleased to state:

- (a) whether the lending by Public Sector Banks (PSBs) has declined during last two years;
- (b) the details of the institutional and Infrastructural lending by PSBs during the said period;
- (c) whether the largest business groups are exiting the borrowing system of PSBs and preferring lending from foreign sources; and
- (d) if so, the details thereof?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(DR. BHAGWAT KARAD)

(a) and (b): No sir, lending by PSBs has actually increased during last two years as under:

(Amount in crore Rs.)

| As on | Credit outstanding | Corporate credit (including Institutional and infrastructural credit) | Infrastructural credit |
|------------|--------------------|---|------------------------|
| 31.3.2020 | 59,72,320 | 29,90,141 | 8,10,624 |
| 31.3.2021 | 61,64,424 | 28,57,984 | 8,56,277 |
| 31.12.2021 | 64,16,646 | 30,32,679 | 9,00,087 |

Source: RBI Domestic Returns

(c) and (d): Though all borrowers including large business groups keep churning their debt portfolio based on their requirement and offers from various lenders which is a continuous process, PSBs have informed that no large borrowing group has exited borrowing system of PSBs.

Government of India
Ministry of Finance
Department of Financial services

LOK SABHA
UN-STARRED QUESTION No. 2064
ANSWERED ON MARCH 14, 2022/ Phalgun 23, 1943 (SAKA)

Loans under PMMY

2064. SHRI R. K. SINGH PATEL:

Will the Minister of FINANCE be pleased to state:.

- (a) the present status of disbursement of loans under Pradhan Mantri Mudra Yojana (PMMY) in Bundelkhand of Uttar Pradesh including Banda and Chitrakoot districts;
- (b) the number of beneficiaries under the scheme till January, 2021;
- (c) whether any specific target for the same has been set regard to Uttar Pradesh;
- (d) if so, the details thereof?

ANSWER

Minister of State in the Ministry of Finance

(DR. BHAGWAT KARAD)

(a) and (b) As per data uploaded by Member Lending Institutions (MLIs) on Mudra portal, as on 29.01.2021, over 4.20 lakh loans have been sanctioned with a disbursed amount of Rs. 2,596.95 crore under Pradhan Mantri Mudra Yojana (PMMY) in Bundelkhand region of Uttar Pradesh (comprising seven districts viz. Banda, Chitrakoot, Hamirpur, Jalaun, Jhansi, Lalitpur and Mahoba), since 01.04.2016.

(c) and (d) The Government allocates annual targets for the amount to be sanctioned by the MLIs i.e. Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs), Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs) under PMMY. For the current financial year (FY) 2021-22, a target of Rs. 3.00 lakh crore has been fixed for MLIs, under the Scheme. State/UT-wise targets are not allocated by Government under PMMY.

Government of India
Ministry of Finance
Department of Financial services

**LOK SABHA
UNSTARRED QUESTION No. 2066**

Answered on Monday, March 14, 2022/Phalgun 23, 1943 (Saka)

PM SVANIDHI SCHEME

2066. SHRI BHAGIRATH CHOUDHARY:

Will the Minister of **Finance** be pleased to state:

- (a) the process for selection under the Pradhan Mantri SVANidhi Scheme, 2020;
- (b) whether any criteria has been fixed for the selection of beneficiaries under the scheme;
- (c) if so, the details thereof along with the number of eligible beneficiaries registered since the inception of the scheme till date, State and year-wise;
- (d) the district and year-wise number of beneficiaries as well as the fund disbursed in the State of Rajasthan during the year 2020-21 and 2021-22;
- (e) the rate of interest at which loan is being disbursed to the beneficiaries under the above said scheme;
- (f) the percentage of share of the subsidy to be borne by the Central Government and the beneficiaries; and
- (g) the details of the amount released to States for disbursement to beneficiaries or given to beneficiaries through direct benefit transfer?

ANSWER

**Minister of State in the Ministry of Finance
(Dr. BHAGWAT KARAD)**

(a) and (b) As apprised by Ministry of Housing and Urban Affairs (MoHUA), Street Vendors engaged in vending in urban areas as on or before March 24, 2020 are eligible for benefits under PM SVANidhi Scheme. The eligible vendors are identified as per following criteria:-

- i. Street vendors in possession of Certificate of Vending / Identity Card issued by Urban Local Bodies (ULBs);
- ii. The vendors, who have been identified in the ULB led survey, but have not been issued Certificate of Vending / Identity Card;
- iii. Street Vendors, left out of the survey or who have started vending after completion of the survey and have been issued Letter of Recommendation (LoR) to that effect by the ULB / Town Vending Committee (TVC);
and
- iv. The vendors of surrounding development/ peri-urban / rural areas vending in the geographical limits of the ULBs and have been issued Letter of Recommendation (LoR) to that effect by the ULB / TVC.

(c) 28,69,477 eligible beneficiaries have benefited under the PM SVANidhi Scheme till March 7, 2022. A statement indicating State and year-wise details of the loan disbursed under the scheme is at **Annexure-I**.

(d) A statement indicating district and year-wise number of beneficiaries as well as the loan disbursed in the State of Rajasthan is at **Annexure-II**.

(e) and (f) Under PM SVANidhi Scheme, the rate of interest charged by different types of Lending Institutions is as under:-

- i. In case of Scheduled Commercial Banks, Regional Rural Banks (RRBs), Small Finance Banks (SFBs), Cooperative Banks & SHG Banks, it is as per their prevailing rates of interest as per their Board approved policies.
- ii. In case of Non-Banking Finance Company (NBFC), NBFC-Micro-Finance Institutions (MFIs) etc., it is as per RBI guidelines for respective lender category.
- iii. For MFIs (non NBFC) & other lender categories not covered under the RBI guidelines, it is applicable as per the extant RBI guidelines for NBFC-MFIs.

An interest subsidy of 7% is paid on a quarterly basis on timely repayment of the loan instalments. The interest above the subsidy is borne by the beneficiary.

(g) PM SVANidhi is a Central Sector Scheme. No funds are released to the States for disbursement to beneficiaries. Loan amount is directly released to the beneficiaries by the Lending Institutions.

An interest subsidy of 7% is paid on quarterly basis through direct benefit transfer to the borrower on repayment of the loan instalments and cash back of upto ₹100 per month is provided to the street vendors to incentivize digital transactions. So far an amount of ₹45.21 crore & ₹7.55 crore have been paid as interest subsidy and cash back respectively. State wise details is at **Annexure-III**.

**Annexure-I as referred to in respect of Lok Sabha Unstarred Question No. 2066 for reply on
14.03.2022**

PM SVANidhi SCHEME

Statement showing State and year wise number of beneficiaries under PM SVANidhi Scheme

| States/ UTs | Number of Beneficiaries | | |
|--------------------------------------|-------------------------|------------------------------------|------------------|
| | FY 2020-21 | FY 2021-22 (upto 07.03.2022) | Total |
| A & N Island | 387 | 83 | 470 |
| Andhra Pradesh | 1,12,672 | 68,964 | 1,81,636 |
| Arunachal Pradesh | 1,588 | 857 | 2,445 |
| Assam | 14,152 | 33,780 | 47,932 |
| Bihar | 28,858 | 17,429 | 46,287 |
| Chandigarh | 2,051 | 1,264 | 3,315 |
| Chhattisgarh | 40,290 | 5,860 | 46,150 |
| Daman & Diu and Dadra & Nagar Haveli | 1,021 | 131 | 1,152 |
| Delhi | 31,155 | 9,251 | 40,406 |
| Goa | 1,017 | 205 | 1,222 |
| Gujarat | 1,02,345 | 84,364 | 1,86,709 |
| Haryana | 16,941 | 7,796 | 24,737 |
| Himachal Pradesh | 2,768 | 537 | 3,305 |
| Jammu & Kashmir | 11,501 | 2,276 | 13,777 |
| Jharkhand | 22,034 | 5,652 | 27,686 |
| Karnataka | 1,07,939 | 29,952 | 1,37,891 |
| Kerala | 8,047 | 1,170 | 9,217 |
| Ladakh | 247 | 13 | 260 |
| Madhya Pradesh | 3,13,888 | 1,45,408 | 4,59,296 |
| Maharashtra | 1,49,083 | 44,954 | 1,94,037 |
| Manipur | 6,094 | 2,332 | 8,426 |
| Meghalaya | 253 | 305 | 558 |
| Mizoram | 442 | 28 | 470 |
| Nagaland | 1,202 | 266 | 1,468 |
| Odisha | 27,473 | 6,603 | 34,076 |
| Puducherry | 1,130 | 111 | 1,241 |
| Punjab | 26,659 | 11,819 | 38,478 |
| Rajasthan | 50,322 | 16,425 | 66,747 |
| Sikkim | - | 1 | 1 |
| Tamil Nadu | 87,749 | 71,005 | 1,58,754 |
| Telangana | 3,09,954 | 32,858 | 3,42,812 |
| Tripura | 2,601 | 321 | 2,922 |
| Uttar Pradesh | 5,63,712 | 1,98,471 | 7,62,183 |
| Uttarakhand | 9,107 | 1,242 | 10,349 |
| West Bengal | 2,377 | 10,685 | 13,062 |
| Grand Total | 20,57,059 | 8,12,418 | 28,69,477 |

**Annexure-II as referred to in respect of Lok Sabha Unstarred Question No. 2066 for reply on
14.03.2022**

PM SVANidhi SCHEME

**Statement showing district-wise and year-wise number of beneficiaries as well as the fund
disbursed in the State of Rajasthan under PM SVANidhi Scheme**

| Districts | FY 2020-21 | | FY 2021-22 (upto 07.03.2022) | |
|--------------------|-----------------------|-------------------------|------------------------------|-------------------------|
| | Number of Beneficiary | Disbursed amount (in ₹) | Number of Beneficiary | Disbursed amount (in ₹) |
| Ajmer | 3,254 | 147,60,793 | 1,124 | 113,00,900 |
| Alwar | 2,072 | 47,51,300 | 672 | 66,00,000 |
| Banswara | 2,385 | 47,12,100 | 350 | 43,95,000 |
| Baran | 706 | 70,36,602 | 153 | 15,05,000 |
| Barmer | 385 | 38,36,434 | 222 | 23,60,000 |
| Bharatpur | 1,952 | 71,75,000 | 510 | 50,67,000 |
| Bhilwara | 1,335 | 133,31,333 | 996 | 100,15,000 |
| Bikaner | 874 | 87,37,800 | 27 | 4,90,000 |
| Bundi | 855 | 85,43,000 | 118 | 12,70,000 |
| Chittorgarh | 1,267 | 126,24,553 | 279 | 27,75,000 |
| Churu | 1,284 | 128,29,167 | 583 | 59,60,000 |
| Dausa | 729 | 72,80,000 | 121 | 11,60,000 |
| Dholpur | 1,080 | 106,85,000 | 201 | 19,84,000 |
| Dungarpur | 594 | 59,15,000 | 56 | 5,40,000 |
| Ganganagar | 1,184 | 117,76,967 | 607 | 60,60,000 |
| Hanumangarh | 1,104 | 110,04,167 | 380 | 40,30,000 |
| Jaipur | 12,454 | 1242,26,572 | 3,242 | 320,29,396 |
| Jaisalmer | 425 | 42,49,167 | 70 | 7,00,000 |
| Jalore | 365 | 36,45,000 | 144 | 14,31,000 |
| Jhalawar | 589 | 58,60,200 | 161 | 16,00,000 |
| Jhunjhunu | 1,119 | 111,77,172 | 372 | 37,51,000 |
| Jodhpur | 1,244 | 122,76,001 | 930 | 93,32,000 |
| Karauli | 783 | 78,15,000 | 359 | 35,20,000 |
| Kota | 2,832 | 33,99,984 | 1,199 | 120,95,999 |
| Nagaur | 1,328 | 131,78,556 | 534 | 53,50,000 |
| Pali | 1,266 | 126,54,997 | 662 | 66,20,000 |
| Pratapgarh | 366 | 36,43,300 | 36 | 5,15,000 |
| Rajsamand | 549 | 54,57,503 | 266 | 26,55,000 |
| Sawai madhopur | 1,024 | 102,18,000 | 330 | 32,40,000 |
| Sikar | 1,145 | 114,30,000 | 500 | 50,04,000 |
| Sirohi | 730 | 72,75,703 | 493 | 53,05,000 |
| Tonk | 990 | 98,07,789 | 223 | 20,78,000 |
| Udaipur | 2,053 | 20,36,001 | 505 | 54,73,000 |
| Grand Total | 50,322 | 39,33,50,161 | 16,425 | 16,62,11,295 |

Annexure-III as referred to in respect of Lok Sabha Unstarred Question No. 2066 for reply on 14.03.2022

PM SVANidhi SCHEME

Statement showing State-wise Direct Benefit Transfer under PM SVANidhi Scheme (upto 07.03.2022)

| States/ UTs | Interest Subsidy Released (amount in ₹) | Cash Back Released (amount in ₹) |
|-----------------------------|--|---|
| Andaman and Nicobar Islands | 1,04,926 | 4,625 |
| Andhra Pradesh | 2,63,86,306 | 62,98,072 |
| Arunachal Pradesh | 4,51,984 | 26,607 |
| Assam | 37,85,548 | 2,29,873 |
| Bihar | 70,33,406 | 7,81,647 |
| Chandigarh | 6,09,441 | 1,86,116 |
| Chhattisgarh | 87,98,084 | 11,41,593 |
| D&D and DNH | 2,80,568 | 42,587 |
| Delhi | 56,34,734 | 14,93,458 |
| Goa | 2,50,651 | 20,360 |
| Gujarat | 2,35,57,222 | 27,79,475 |
| Haryana | 40,59,645 | 6,41,363 |
| Himachal Pradesh | 6,62,337 | 62,091 |
| Jammu and Kashmir | 16,02,855 | 90,684 |
| Jharkhand | 58,92,116 | 7,52,754 |
| Karnataka | 2,60,18,984 | 50,48,857 |
| Kerala | 20,70,512 | 1,86,912 |
| Ladakh | 41,962 | 1,522 |
| Madhya Pradesh | 7,05,01,949 | 1,10,74,581 |
| Maharashtra | 3,97,06,398 | 75,23,160 |
| Manipur | 12,67,756 | 57,748 |
| Meghalaya | 63,996 | 1,366 |
| Mizoram | 1,06,408 | 2,576 |
| Nagaland | 2,99,393 | 15,268 |
| Odisha | 74,72,535 | 14,07,735 |
| Puducherry | 2,91,550 | 36,146 |
| Punjab | 67,09,298 | 5,18,818 |
| Rajasthan | 1,23,33,442 | 27,45,616 |
| Sikkim | 74 | - |
| Tamil Nadu | 2,47,79,733 | 25,59,572 |
| Telangana | 7,23,94,006 | 1,85,01,048 |
| Tripura | 5,20,426 | 11,609 |
| Uttar Pradesh | 9,53,63,826 | 1,09,65,031 |
| Uttarakhand | 22,50,380 | 2,10,751 |
| West Bengal | 8,25,113 | 1,30,990 |
| Grand Total | 45,21,27,564 | 7,55,50,611 |

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA

UN-STARRED QUESTION NO. 1925
TO BE ANSWERED ON 14th MARCH, 2022 / 23 PHALGUNA, 1943 (SAKA)

ASSISTANCE UNDER ECLGS

1925. DR. UMESH G JADHAV, SHRI B. Y. RAGHAVENDRA, SHRI PRATHAP SIMHA, SHRI SANGANNA AMARAPPA, SHRI L.S. TEJASVI SURYA:

Will the Minister of FINANCE be pleased to state:

- (a) the number of MSMEs who have availed assistance under the Emergency Credit Line Guarantee Scheme (ECLGS) and the amount of assistance totally received from the banks during the Covid-19 pandemic, year-wise;
- (b) the category-wise breakup and the State-wise breakup of the number of MSMEs who have received assistance under the ECLGS along with the amount of assistance received under each category by each State;
- (c) whether the Government has been able to successfully help MSMEs from going bankrupt during the Covid-19 pandemic and if so, the details of the amount earmarked as target and the total number of MSMEs who have been saved from bankruptcy yearly; and
- (d) whether the Government is considering any further measures to help MSMEs from the COVID-19 pandemic-induced economic slowdown and if so, the details thereof?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a) to (c): The Emergency Credit Line Guarantee Scheme (ECLGS) was launched in May 2020 as part of the Aatmanirbhar Bharat Abhiyaan to support eligible Micro, Small and Medium Enterprises (MSMEs) and other eligible business enterprises in meeting their operational liabilities and restarting their businesses in the context of the disruption caused by the COVID-19 pandemic. It covered all the sectors of the economy. 100% guarantee is provided to Member Lending Institutions (MLIs) in respect of the credit facility extended by them under the scheme to eligible borrowers. The scheme has been amended several times to respond to emerging needs of the economy and sectors adversely impacted by the pandemic. Based on information furnished by the National Credit Guarantee Trustee Company Limited (NCGTC), the agency which operates the scheme, the year-wise and State-wise number and amounts of guaranteed loans sanctioned to MSMEs and guarantees issued on account of such loans under ECLGS (along with category-wise break-up), are at Annex I and Annex II respectively.

As per a research report dated 6.1.2022 on ECLGS, authored by the Group Chief Economic Advisor of the State Bank of India, almost 13.5 lakh MSME accounts were saved from slipping into non-performing asset (NPA) classification due to ECLGS, of which about 93.7% of the accounts were in the micro and small enterprises categories.

(d): Beside ECLGS, a number of other measures have been taken to further help MSMEs in the context of the pandemic, including the following:

- (i) 2% subvention on interest rate has been provided for loans to MSMEs of up to Rs. 50,000 under Pradhan Mantri Mudra Yojana.
- (ii) A credit guarantee scheme for micro-finance institutions (MFIs) has been launched in June 2021 as part of the Economic Relief Package to support the economy in the fight against the pandemic. Under this, 75% guarantee cover is provided to commercial banks for the funding provided by them to MFIs for on-lending to eligible small borrowers.
- (iii) The Ministry of MSME has launched a Credit Guarantee Scheme for Subordinate Debt, under which promoters of eligible stressed MSME units can avail of subordinate debt of up to 15% of the promoter's stake or Rs. 75 lakh, whichever is lower, for infusion by the promoter as equity/quasi-equity in the MSME unit.

Lok Sabha Un-starred Question no. 1925 for 14th March 2022, regarding
“Assistance under ECLGS”

Annex I

Number and amounts of guaranteed loans sanctioned to Micro, Small and Medium Enterprises and guarantees issued on account of such loans under Emergency Credit Line Guarantee Scheme (ECLGS)

| Financial year | Unit category | Number of guarantees issued | Loan amount guaranteed (in crore ₹) |
|-----------------------------|---------------|-----------------------------|-------------------------------------|
| 2020-21 | Micro | 83,34,719 | 60,423.05 |
| | Small | 4,47,672 | 60,345.85 |
| | Medium | 2,57,182 | 35,941.62 |
| | Total | 90,39,573 | 1,56,710.52 |
| 2021-22 (till 28.2.2022) | Micro | 20,72,292 | 16,186.52 |
| | Small | 80,194 | 20,630.41 |
| | Medium | 7,810 | 17,787.08 |
| | Total | 21,60,296 | 54,604.01 |

Source: National Credit Guarantee Trustee Company Limited

Number and amounts of guaranteed loans sanctioned to Micro, Small and Medium Enterprises (MSMEs) and guarantees issued on account of such loans under Emergency Credit Line Guarantee Scheme (ECLGS)

| S. No. | State / Union territory | Micro | | | Small | | | Medium | | | All MSMEs | | |
|--------|--|-----------------------------|-------------------------------------|-----------------------------|-------------------------------------|-----------------------------|-------------------------------------|-----------------------------|-------------------------------------|-----------------------------|-------------------------------------|--|--|
| | | Number of guarantees issued | Loan amount guaranteed (in crore ₹) | Number of guarantees issued | Loan amount guaranteed (in crore ₹) | Number of guarantees issued | Loan amount guaranteed (in crore ₹) | Number of guarantees issued | Loan amount guaranteed (in crore ₹) | Number of guarantees issued | Loan amount guaranteed (in crore ₹) | | |
| 1 | Andaman and Nicobar | 1,350 | 53.47 | 270 | 61.86 | 434 | 8.80 | 2,054 | 124.13 | | | | |
| 2 | Andhra Pradesh | 2,03,461 | 3,138.88 | 24,645 | 3,315.60 | 5,775 | 1,641.61 | 2,33,881 | 8,096.09 | | | | |
| 3 | Arunachal Pradesh | 1,382 | 26.47 | 248 | 33.15 | 344 | 10.86 | 1,974 | 70.48 | | | | |
| 4 | Assam | 5,09,612 | 1,416.26 | 5,942 | 786.55 | 26,918 | 527.35 | 5,42,472 | 2,730.16 | | | | |
| 5 | Bihar | 7,52,748 | 2,110.87 | 15,435 | 1,045.30 | 11,168 | 506.56 | 7,79,351 | 3,662.73 | | | | |
| 6 | Chandigarh | 4,347 | 204.42 | 1,197 | 282.41 | 638 | 226.73 | 6,182 | 713.56 | | | | |
| 7 | Chhattisgarh | 1,75,799 | 1,256.44 | 10,310 | 1,482.34 | 4,378 | 949.29 | 1,90,487 | 3,688.07 | | | | |
| 8 | Dadra and Nagar Haveli and Daman and Diu | 1,924 | 66.41 | 637 | 156.33 | 442 | 164.52 | 3,003 | 387.26 | | | | |
| 9 | Delhi | 65,499 | 3,038.34 | 15,554 | 4,554.22 | 10,660 | 3,627.41 | 91,713 | 11,219.97 | | | | |
| 10 | Goa | 9,921 | 186.70 | 1,411 | 256.08 | 202 | 405.11 | 11,534 | 847.89 | | | | |
| 11 | Gujarat | 2,83,627 | 5,596.12 | 39,087 | 8,145.16 | 18,210 | 6,731.03 | 3,40,924 | 20,472.31 | | | | |
| 12 | Haryana | 1,55,865 | 2,807.56 | 20,309 | 3,866.93 | 11,107 | 2,399.12 | 1,87,281 | 9,073.61 | | | | |
| 13 | Himachal Pradesh | 38,913 | 674.58 | 5,609 | 669.02 | 2,312 | 303.00 | 46,834 | 1,646.60 | | | | |
| 14 | Jammu & Kashmir | 24,986 | 491.13 | 6,270 | 383.19 | 2,327 | 277.60 | 33,583 | 1,151.92 | | | | |
| 15 | Jharkhand | 2,72,739 | 1,437.56 | 10,428 | 1,038.38 | 5,989 | 498.64 | 2,89,156 | 2,974.58 | | | | |
| 16 | Karnataka | 8,11,318 | 4,902.72 | 29,931 | 5,211.76 | 13,033 | 3,956.36 | 8,54,282 | 14,070.84 | | | | |
| 17 | Kerala | 4,98,543 | 2,969.50 | 18,504 | 3,005.59 | 7,243 | 1,528.89 | 5,24,290 | 7,503.98 | | | | |
| 18 | Ladakh | 683 | 31.26 | 128 | 9.67 | 10 | 1.02 | 821 | 41.95 | | | | |
| 19 | Lakshadweep | 363 | 1.80 | 6 | 0.09 | - | - | 369 | 1.89 | | | | |
| 20 | Madhya Pradesh | 5,07,822 | 3,192.78 | 24,987 | 2,696.70 | 9,339 | 1,313.72 | 5,42,148 | 7,203.20 | | | | |
| 21 | Maharashtra | 8,71,310 | 8,620.78 | 60,617 | 11,038.21 | 23,566 | 9,076.68 | 9,55,493 | 28,735.67 | | | | |
| 22 | Manipur | 8,996 | 51.67 | 444 | 36.64 | 108 | 13.94 | 9,548 | 102.25 | | | | |
| 23 | Meghalaya | 9,292 | 55.41 | 283 | 46.34 | 1,579 | 54.51 | 11,154 | 156.26 | | | | |
| 24 | Mizoram | 2,847 | 22.16 | 234 | 22.11 | 306 | 4.26 | 3,387 | 48.53 | | | | |
| 25 | Nagaland | 7,081 | 37.93 | 160 | 24.00 | 5 | 1.07 | 7,246 | 63.00 | | | | |
| 26 | Odisha | 8,88,852 | 2,223.44 | 17,249 | 1,676.94 | 9,579 | 827.96 | 9,15,680 | 4,728.34 | | | | |
| 27 | Puducherry | 20,267 | 131.30 | 1,193 | 171.05 | 216 | 82.32 | 21,676 | 384.67 | | | | |
| 28 | Punjab | 1,72,733 | 2,893.92 | 21,386 | 3,016.97 | 5,621 | 1,573.85 | 1,99,740 | 7,484.74 | | | | |
| 29 | Rajasthan | 4,71,737 | 5,135.21 | 37,844 | 4,927.63 | 10,711 | 2,192.65 | 5,20,292 | 12,155.49 | | | | |
| 30 | Sikkim | 6,934 | 45.85 | 794 | 36.55 | 343 | 16.03 | 8,071 | 98.43 | | | | |
| 31 | Tamil Nadu | 7,71,054 | 8,004.50 | 59,089 | 9,193.89 | 17,371 | 6,038.90 | 8,47,514 | 23,237.29 | | | | |
| 32 | Telangana | 87,769 | 2,388.83 | 20,348 | 3,510.20 | 8,060 | 2,436.16 | 1,16,177 | 8,335.19 | | | | |
| 33 | Tripura | 58,869 | 186.22 | 892 | 54.49 | 1,996 | 26.21 | 61,757 | 266.92 | | | | |
| 34 | Uttar Pradesh | 7,05,625 | 6,632.01 | 43,938 | 5,309.01 | 25,236 | 2,979.16 | 7,74,801 | 14,920.18 | | | | |
| 35 | Uttarakhand | 59,876 | 905.76 | 5,491 | 994.14 | 3,528 | 571.71 | 68,895 | 2,471.61 | | | | |
| 36 | West Bengal | 19,42,867 | 5,671.34 | 26,996 | 4,017.76 | 26,236 | 2,755.65 | 19,96,099 | 12,444.75 | | | | |
| | Total | 1,04,07,011 | 76,609.60 | 5,27,866 | 80,976.26 | 2,64,992 | 53,728.68 | 1,11,99,869 | 2,11,314.54 | | | | |

Source: National Credit Guarantee Trustee Company Limited

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA

UNSTARRED QUESTION NO. 1481

ANSWERED ON TUESDAY, MARCH 15, 2022 / 24 PHALGUNA, 1943 (SAKA)

Charges levied on digital banking

1481. Shri. M. Shanmugam:

Will the Minister of FINANCE be pleased to state:

- (a) the steps being taken to encourage customers to adopt digital banking, along with the response received, bank-wise;
- (b) whether certain banks are charging on NEFT/RTGS transactions, if so, the details thereof; and
- (c) the steps being taken to charge zero per cent on all digital transactions through banks?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR BHAGWAT KARAD)

(a) Promotion of digital payment is one of the priorities of the Government to facilitate hassle free and seamless banking transactions for the people of the country. Several initiatives have been taken by Government of India through its various programs/agencies, RBI and banks, to promote and create awareness about digital payments in rural areas. The details of some of these initiatives are **Annexed**.

(b) & (c) As apprised by Reserve Bank of India (RBI), vide its circular on 'Furthering Digital Payments-Waiver of Charges-National Electronic Funds Transfer (NEFT) System' dated 16.12.2019, banks have been advised not to levy any charges on savings bank account holders for funds transfer done through NEFT system which are initiated online (viz. Internet banking and/or mobile apps of the banks) with effect from 01.01.2020. Further, vide Circular 32 of 2019 dated 30.12.2019 of Department of Revenue, any charge, including the Merchant Discount Rate (MDR) shall not be applicable on or after 01.01.2020 on payment made through prescribed electronic modes i.e. RuPay Debit card, BHIM-UPI and BHIM-UPI QR Code.

Annexure as referred to in part (a) of the Rajya Sabha Unstarred Question No. 1481 for answer on 15.03.2022 regarding “Charges levied on digital banking”.

A. Initiatives taken by Reserve Bank of India (RBI):

- i. **RBI conducts Electronic Banking Awareness and Training (e-BAAT) programmes** through its regional offices to create awareness about digital payments. The target audience includes rural area population. The focus of this training includes topics on safe practices while using digital payment products, Cyber hygiene, customer protection, grievance redressal mechanisms etc.
- ii. **RBI has been also carrying out multi-channel public awareness media campaigns** under the aegis of ‘**RBI Kehta Hai**’ through television, radio, online, SMS and social media posts, whereby public is sensitised about how to be vigilant while using digital products such as mobile banking, ATMs, internet banking, etc., and how digital frauds could be averted.
- iii. **RBI has carried out multi-lingual media campaigns** on themes like ‘Convenience of Digital Banking’, ‘Switch On / Off and Setting Transaction Limits’ facility for card transactions, and ‘Safety of Digital Banking’ among others, through various advertisements issued in major newsprints.
- iv. **RBI has been conducting Financial Literacy Week (FLW) every year since 2016 to propagate financial education messages on various themes among public across the country.** “Go Digital”, “Go Secure” is the theme selected for the current year which was observed between February 14-18, 2022. This theme is one of the strategic objectives of the National Strategy for Financial Education 2020-2025. Focus of the FLW was on creating awareness about (a) Convenience of digital transactions; (b) Security of digital transactions; and (c) Protection of customers. Banks were advised to disseminate the information and create awareness among their customers and general public. Further, RBI undertook mass media campaigns during February 2022 to disseminate essential financial awareness messages to the general public.

B. Initiatives taken by Banks:

- i. **Financial Literacy Camps (FLC):** Banks have been advised to conduct special camps through their FLCs (2 camps per month) on “Going Digital” through UPI and *99# (USSD) including tailored camps for different target groups viz., farmers, Micro and Small entrepreneurs, school children, Self Help Groups (SHGs) and Senior citizens.
- ii. **Rural Branches of banks** are required to conduct one camp per month covering all the messages of Financial Awareness Messages (FAME) booklet and the two digital platforms UPI and *99# (USSD).

C. Banking Correspondents (BCs) led initiative: A strong network of about 3.4 lakh BCs, representing the last mile connect in the Banking Services delivery system is also creating awareness while facilitating transactions in the rural areas, because of their familiarity with Local/Rural population.

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA
UNSTARRED QUESTION No. 1487
ANSWERED ON TUESDAY, MARCH 15, 2022/ PHALGUNA 24, 1943 (SAKA)

Increase in service charges by PNB

1487. SHRI DIGVIJAYA SINGH:

Will the Minister of FINANCE be pleased to state:

- (a) the number of times Punjab National Bank (PNB) has increased charges for providing services to common people after May 31, 2014;
- (b) the details of its timeline and the services for which the charges have been increased, along with the amount increased for each service;
- (c) the quantum of loans out of the corporate loans given by PNB which have been included in Non Performing Assets (NPAs); and
- (d) the number of years in which the loss incurred due to NPAs would be recovered from the increase made in the charges for providing services to common man by the bank?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR BHAGWAT KARAD)

(a) & (b) As per extant guidelines of Reserve Bank of India (RBI), following basic minimum facilities are being provided under Basic Savings Bank Deposit Account (BSBDA), including accounts opened under Pradhan Mantri Jan Dhan Yojna (PMJDY) for common people free of charge and without any requirement for maintaining minimum balance in the account:

- i. Deposit of cash at bank branch as well as ATMs/Cash Deposit Machines (CDMs).
- ii. Receipt/ credit of money through any electronic channel or by means of deposit /collection of cheques drawn by Central/State Government agencies and departments.
- iii. No limit on number and value of deposits that can be made in a month.
- iv. Minimum of four withdrawals in a month, including ATM withdrawals.
- v. ATM Card or ATM-cum-Debit Card.

Accordingly, as on 28.02.2022 the above facilities are being provided free of charge to 5.7 crore BSBD account holders (including 4.2 crore PMJDY accounts) in Punjab National Bank.

In addition to the above, banks may provide additional value-added services, including issue of cheque book, beyond the above minimum facilities, which may/may not be priced (in non-discriminatory manner) subject to disclosure. The availment of such additional services are to made at the option of the customers. However, while offering such additional services, banks shall not require the customer to maintain a minimum balance and offering such additional services would also not make BSBD account a non-BSBD Account, so long as the prescribed minimum services are provided free of charge by the banks.

(c) & (d) As on 31.12.2021, Non-Performing Assets (NPAs) in corporate loans are Rs.39,933 crore. There is no correlation between service charges taken by Bank on various services provided to customers and NPA portfolio of the Bank. Recovery actions in all NPA loan accounts are being taken as per guidelines and recovery received through such actions is being appropriated in the NPA accounts as per Bank guidelines.

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
LOK SABHA
UNSTARRED QUESTION NO- †2065
ANSWERED ON- 14/03/2022

BANK FRAUDS

†2065. KUNWAR DANISH ALI

Will the Minister of FINANCE be pleased to state:-

- (a) the details of the number of cases of bank frauds during each of the last five years and the current year, bank-wise;
- (b) whether the Government has asked banks to strengthen their fraud risk management mechanism and whether incidents of fraud are on the rise despite it; and
- (c) if so, the details thereof along with the steps taken by the Government/banks to remove security flaws and ensure proper investigation of banking frauds?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a) to (c): The Reserve Bank of India (RBI) has issued Master Directions on Frauds in 2016, and Government has instituted wide-ranging structural and procedural reforms to check frauds in banks. Such systematic and comprehensive checking for frauds, including of the legacy stock of non-performing assets (NPAs), led to unearthing of frauds perpetuated over the years. While such systematic and comprehensive checking has increased the annually reported amount involved in frauds, as reported to RBI by scheduled commercial banks (SCBs), the improved detection and reporting accompanied with the comprehensive steps taken to check frauds have resulted in sharp decline in the occurrence of such frauds, from Rs. 61,229 crore in the financial year (FY) 2016-17 to Rs. 11,583 crore in FY2020-21, and to Rs. 648 crore during the first nine months of the current financial year. As per RBI data, bank-wise and year-wise details of number of frauds in SCBs, in respect of amount involved of Rs. 1 lakh and above in each fraud, by the year of occurrence, for the last five financial years and the current financial year are at Annex.

With regard to strengthening of fraud risk management, as per RBI's Master Direction on Frauds, banks are required to frame internal policy for fraud risk management and fraud investigation function, duly approved by their respective Boards. Further, it is also stated in the said Direction that the fraud risk management, fraud monitoring and fraud investigation function must be owned by the bank's CEO, Audit Committee of the Board and the Special Committee of the Board.

Comprehensive steps have been taken to keep a check on frauds in banks, including, steps to address security flaws and to ensure investigation of such frauds. These steps, include, *inter-alia*, the following:

- (1) An online searchable database of frauds reported by banks, in the form of Central Fraud Registry, has been set up to enable timely identification, control and mitigation of fraud risk and also to carry out due diligence during the credit sanction process.
- (2) RBI has issued Master Directions on Frauds, which requires banks, to report frauds beyond a threshold amount to the police, monitoring and follow-up of cases by a special committee,

quarterly placement of information before Audit Committees of bank Boards, and annual review of frauds by banks. These reviews cover, *inter alia*, preventive measures, fraud detection systems, systemic lacunae, remedial action, monitoring of progress of investigation and recovery, and staff accountability.

- (3) For management of fraud risk and for early detection of loan frauds, prompt reporting to RBI and investigative agencies, and timely initiation of staff accountability proceedings, RBI has issued a framework for dealing with loan frauds and red flagged accounts (RFA), requiring banks to classify potential fraud accounts as RFAs based on observation or evaluation of early warning signals noticed.
- (4) RBI has issued a circular to all banks in February 2018 to implement security and operational controls, such as straight-through process between the bank's core banking solution or accounting system and the SWIFT messaging system, enable time-based restrictions in SWIFT, review logs at regular intervals, undertake reconciliation, etc. in a time-bound manner.
- (5) RBI has instructed banks to report deficient third-party services (such as legal search reports, property valuers' reports, etc.) and collusion of these service providers with fraudsters to the Indian Banks' Association, which maintains a caution list of such service providers.
- (6) Issuance by the Government in 2015 of "Framework for timely detection, reporting, investigation etc. relating to large value bank frauds" to PSBs for dealing with suspected frauds involving sum of money in excess of Rs. 50 crore.
- (7) A National Cyber Crime Reporting Portal has been launched by the Ministry of Home Affairs to enable public to report incidents pertaining to all types of cybercrimes, and a toll-free number has also been operationalised to get assistance in lodging online complaints.
- (8) For immediate reporting of financial frauds and to stop siphoning-off of funds by the fraudsters, Financial Cyber Fraud Reporting and Management System module has been made operational by the Indian Cyber Crime Coordination Centre, working under the Ministry of Home Affairs.
- (9) The Indian Computer Emergency Response Team (CERT-IN) under the Ministry of Electronics and Information Technology issues alerts and advisories regarding latest cyber threats and countermeasures on regular basis to ensure safe usage of digital technologies, and is working in coordination with service providers, regulators and LEAs to track and disable phishing websites and facilitate investigation of fraudulent activities.
- (10) Public sector banks (PSBs) have been advised to strictly ensure rotational transfer of officials/employees.

In addition, measures have also been taken to deter fraudsters, which include, *inter alia*, the following:

- (i) The Fugitive Economic Offenders Act, 2018 has been enacted to provide for attachment of property of a fugitive economic offender, confiscation of such offender's property and disentitlement of the offender from defending any civil claim.
- (ii) Heads of PSBs have been empowered to issue requests for issuance of Look-Out Circulars.
- (iii) Advisory has 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 policies.
- (iv) PSBs have been advised to obtain certified copy of the passport of the promoters/directors and other authorised signatories of companies availing loan facilities of more than Rs. 50 crore.

Lok Sabha Unstarred question no. †2065, regarding Banking Frauds

Number of frauds reported by scheduled commercial banks
in respect of amount involved of Rs. 1 lakh and above, by the year of occurrence

| Bank | FY 2016-17 | FY 2017-18 | FY 2018-19 | FY 2019-20 | FY 2020-21 | FY 2021-22 (up to Dec. 2021) |
|---|------------|------------|------------|---------------------------------|------------------------------|---------------------------------|
| Aditya Birla Idea Payments Bank Limited | -- | -- | 24 | -- | -- | -- |
| Airtel Payments Bank Limited | -- | -- | -- | -- | 58 | -- |
| American Express Banking Corp. | 170 | 337 | 226 | 163 | 78 | 37 |
| AU Small Finance Bank Limited | 1 | 4 | 9 | 9 | 8 | 1 |
| Australia and New Zealand Banking Group Limited | -- | -- | -- | 1 | -- | -- |
| Axis Bank Limited | 270 | 366 | 354 | 324 | 481 | 235 |
| Bandhan Bank Limited | 39 | 45 | 47 | 22 | 22 | 7 |
| Bank of America, National Association | 1 | 16 | 10 | 4 | 2 | 2 |
| Bank of Bahrain & Kuwait B.S.C. | 2 | -- | -- | -- | -- | 1 |
| Bank of Baroda | 213 | 202 | 117 | 110 | 80 | 37 |
| Dena Bank | 24 | 11 | 3 | Amalgamated into Bank of Baroda | | |
| Vijaya Bank | 32 | 22 | 2 | | | |
| Bank of India | 123 | 144 | 129 | 73 | 37 | 19 |
| Bank of Maharashtra | 63 | 63 | 80 | 28 | 16 | 7 |
| Bank of Nova Scotia | 1 | 1 | -- | -- | -- | -- |
| Barclays Bank Plc | -- | -- | -- | 1 | -- | -- |
| BNP Paribas | -- | -- | -- | 3 | 1 | -- |
| Canara Bank | 83 | 104 | 94 | 52 | 22 | 2 |
| Syndicate Bank | 179 | 169 | 78 | 37 | Amalgamated into Canara Bank | |
| Capital Small Finance Bank Limited | -- | -- | -- | -- | 1 | -- |
| Catholic Syrian Bank Limited | 9 | 30 | 24 | 30 | 58 | 14 |
| Central Bank of India | 94 | 92 | 92 | 102 | 73 | 22 |
| Citibank N.A. | 190 | 209 | 275 | 247 | 117 | 52 |
| City Union Bank Limited | 5 | 12 | 9 | 11 | 15 | 5 |
| Coastal Local Area Bank Limited | -- | -- | 1 | -- | -- | -- |
| Cooperatieve Rabobank U.A. | -- | 2 | -- | -- | -- | -- |
| CREDIT SUISSE AG | -- | -- | -- | -- | 1 | -- |
| DBS Bank India Limited | 2 | -- | 9 | 6 | 5 | 6 |
| DCB Bank Limited | 2 | 9 | 10 | 14 | 8 | 3 |
| Deutsche Bank Ag | 1 | 8 | 3 | 9 | 3 | 1 |
| Doha Bank Qsc | 1 | -- | -- | -- | -- | -- |
| Equitas Small Finance Bank Limited | 4 | 19 | 28 | 19 | 27 | 5 |
| ESAF Small Finance Bank Limited | -- | 5 | 7 | 8 | 8 | -- |
| Federal Bank Limited | 25 | 45 | 45 | 36 | 54 | 16 |
| Fincare Small Finance Bank Limited | -- | 2 | 19 | 4 | 5 | 7 |
| Fino Payments Bank Limited | -- | 3 | 19 | 30 | 23 | 18 |
| Firststrand Bank Limited | 1 | 1 | -- | -- | -- | -- |
| HDFC Bank Limited | 352 | 395 | 439 | 431 | 311 | 151 |
| Hongkong And Shanghai Banking Corpn. Limited | 45 | 302 | 221 | 239 | 139 | 61 |
| ICICI Bank Limited | 557 | 557 | 488 | 664 | 530 | 518 |
| IDBI Bank Limited | 146 | 146 | 176 | 150 | 109 | 51 |
| IDFC First Bank Limited | 13 | 33 | 62 | 84 | 50 | 9 |
| India Post Payments Bank Limited | -- | -- | 1 | 7 | 2 | 1 |

| | | | | | | |
|---------------------------------------|-----|---------------------------------|-----|-----|---------------------------------------|-----|
| Indian Bank | 99 | 75 | 67 | 66 | 53 | 24 |
| Allahabad Bank | 147 | 143 | 56 | 10 | Amalgamated into Indian Bank | |
| Indian Overseas Bank | 86 | 87 | 94 | 57 | 31 | 12 |
| Indusind Bank Limited | 17 | 44 | 79 | 117 | 310 | 377 |
| Jammu & Kashmir Bank Ltd | 13 | 12 | 10 | 4 | 2 | 2 |
| Jana Small Finance Bank Limited | 13 | 15 | 32 | 57 | 28 | 19 |
| Jpmorgan Chase Bank National | -- | -- | -- | -- | 1 | -- |
| Karnataka Bank Limited | 6 | 16 | 14 | 48 | 4 | 4 |
| Karur Vysya Bank Limited | 22 | 30 | 23 | 24 | 4 | 13 |
| KEB Hana Bank | 2 | 1 | -- | -- | -- | -- |
| Kotak Mahindra Bank Limited | 135 | 289 | 383 | 652 | 826 | 642 |
| Krishna Bhima Samruddhi Lab Ltd. | 3 | -- | -- | -- | 1 | -- |
| Lakshmi Vilas Bank Limited | 53 | 43 | 49 | 31 | 5 | |
| Nainital Bank Limited | 10 | 4 | | 5 | 4 | 2 |
| North East Small Finance Bank Limited | -- | -- | 2 | 3 | 6 | 1 |
| Paytm Payments Bank Limited | -- | -- | -- | 1 | -- | -- |
| Pt Bank Maybank Indonesia Tbk | 1 | -- | -- | -- | -- | -- |
| Punjab and Sind Bank | 63 | 21 | 11 | 37 | 32 | 1 |
| Punjab National Bank | 174 | 195 | 128 | 107 | 64 | 35 |
| Oriental Bank of Commerce | 51 | 29 | 14 | 8 | Amalgamated into Punjab National Bank | |
| United Bank of India | 31 | 22 | 65 | 25 | | |
| RBL Bank Limited | 21 | 26 | 27 | 53 | 34 | 19 |
| SBM Bank (India) Limited | -- | 2 | 1 | 1 | 1 | -- |
| Shinhan Bank | -- | -- | -- | -- | 2 | -- |
| Sonali Bank | -- | -- | -- | 1 | -- | -- |
| South Indian Bank Limited | 14 | 29 | 50 | 29 | 29 | 25 |
| Standard Chartered Bank | 320 | 96 | 91 | 227 | 113 | 50 |
| State Bank of India | 751 | 923 | 931 | 673 | 283 | 159 |
| State Bank of Bikaner And Jaipur | 5 | Merged with State Bank of India | | | | |
| State Bank of Hyderabad | 6 | | | | | |
| State Bank of Mysore | 12 | | | | | |
| State Bank of Patiala | 6 | | | | | |
| State Bank of Travancore | 15 | | | | | |
| Subhadra Local Area Bank Limited | 1 | -- | -- | -- | -- | -- |
| Sumitomo Mitsui Banking Corporation | -- | -- | -- | -- | 1 | -- |
| Suryoday Small Finance Bank Limited | 5 | 7 | 1 | 12 | 12 | 2 |
| Tamilnad Mercantile Bank Limited | 25 | 39 | 40 | 38 | 38 | 2 |
| The Bank of Tokyo-Mitsubishi Ufj | 1 | 1 | 1 | -- | -- | -- |
| The Dhanalakshmi Bank Limited | 11 | 8 | 19 | 4 | -- | -- |
| UCO Bank | 45 | 59 | 82 | 139 | 95 | 5 |
| Ujjivan Small Finance Bank Limited | 15 | 11 | 13 | 27 | 20 | 6 |
| Union Bank of India | 171 | 166 | 95 | 107 | 73 | 33 |
| Andhra Bank | 62 | 57 | 37 | 4 | Amalgamated into Union Bank of India | |
| Corporation Bank | 55 | 20 | 12 | 4 | | |
| United Overseas Bank Limited | -- | 1 | -- | -- | -- | -- |
| Utkarsh Small Finance Bank Limited | 5 | 8 | 10 | 5 | 8 | |
| Woori Bank | | | | 1 | | |
| Yes Bank Limited | 31 | 48 | 57 | 38 | 30 | 10 |

Source: RBI

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
RAJYA SABHA
UNSTARRED QUESTION NO-1476
ANSWERED ON- 15/03/2022

BANK SCAMS IN INDIA

1476. SHRI KUMAR KETKAR

Will the Minister of FINANCE be pleased to state:-

- (a) whether it is a fact that over Rupees one lakh crore bank frauds took place in India in the last seven years;
- (b) if not, how much amount is involved in these frauds;
- (c) the details of bank frauds that took place in India, State-wise, year-wise, amount of fraud in each State and the steps taken to recover the amount; and
- (d) how much amount has been recovered from each bank fraud?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a) to (d): The Reserve Bank of India (RBI) has issued Master Directions on Frauds in 2016, and Government has instituted wide-ranging structural and procedural reforms to check frauds in banks. Such systematic and comprehensive checking for frauds, including of the legacy stock of non-performing assets (NPAs), led to unearthing of frauds perpetuated over the years. The improved detection and reporting accompanied with the comprehensive steps taken to check frauds have resulted in sharp decline in the occurrence of such frauds, from Rs. 68,962 crore in the financial year (FY) 2015-16 to Rs. 11,583 crore in FY2020-21, and to Rs. 648 crore during the first nine months of the current financial year. As per RBI data, aggregate amount involved in frauds in scheduled commercial banks (SCBs), based on year of occurrence, during last six financial year and first nine months of the current financial year is Rs.2,62,575 crore. State-wise details of amount involved in frauds in SCBs, based on the year of occurrence, during 1.4.2015 to 31.12.2021 are at Annex.

Various action are taken by the banks for recovery of fraud amount, which include, *inter-alia*, the following:

- (i) Filing of complaints with law enforcement agencies, viz. State police, Serious Fraud Investigation Office (SFIO) and Central Bureau of Investigation (CBI).
- (ii) Action under the Fugitive Economic Offenders Act, 2018, which provides for attachment of property of a fugitive economic offender, confiscation and disentitlement of the offender from defending any civil claim.
- (iii) Issuance of look-out circulars against fraudsters.

- (iv) In addition to above, in case of loan frauds, banks initiate various recovery actions, including filing of suits in civil court or in the Debt Recovery Tribunals (DRTs), initiation of action under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI), filing of application under Corporate Insolvency Resolution Process (CIRP) in National Company Law Tribunal (NCLT), etc.

With regard to recovery in fraud accounts, as per inputs received from public sector banks, they have recovered an aggregate amount of Rs 55,895 crore, over the last six financial years and current financial year up to 31.12.2021.

Further, as per the RBI data, during the last six financial years and the first six months of the current financial year, scheduled commercial banks have effected an aggregate recovery of Rs.7,34,542 crore, in non-performing assets and written-off loan accounts, including those reported as fraud.

Rajya Sabha Unstarred question no. 1476, regarding Bank Scams in India

State- and Union Territory-wise details of amount involved in fraud,
based on the date of occurrence

(Amounts in Rs. crore)

| States | FY 2015-16 | FY 2016-17 | FY 2017-18 | FY 2018-19 | FY 2019-20 | FY 2020-21 | FY 2021-22 (up to 9 months) |
|--|---------------|---------------|---------------|---------------|---------------|---------------|--------------------------------------|
| Andaman & Nicobar Islands | -- | 0.28 | 0.09 | 0.09 | 0.03 | 0.02 | -- |
| Andhra Pradesh | 495.64 | 120.03 | 737.18 | 351.40 | 446.32 | 201.15 | 22.00 |
| Arunachal Pradesh | -- | 4.11 | 0.67 | 0.82 | 2.37 | 0.02 | 0.01 |
| Assam | 12.96 | 17.73 | 13.29 | 16.99 | 8.28 | 3.48 | 0.94 |
| Bihar | 171.95 | 17.26 | 86.82 | 24.62 | 15.64 | 55.33 | 25.95 |
| Chandigarh | 1,003.98 | 3,250.80 | 305.03 | 69.58 | 20.02 | 21.62 | 0.73 |
| Chhattisgarh | 33.84 | 80.11 | 18.78 | 107.14 | 37.23 | 17.21 | 15.89 |
| Dadra And Nagar Haveli & Daman And Diu | -- | 0.07 | 0.01 | 0.07 | 0.09 | 0.23 | 0.15 |
| Goa | 1.16 | 2.10 | 1.02 | 6.33 | 0.79 | 1.88 | 0.78 |
| Gujarat | 1,389.12 | 3,116.78 | 2,618.20 | 2,088.02 | 1,191.34 | 834.72 | 18.35 |
| Haryana | 995.09 | 1,057.11 | 511.05 | 272.55 | 170.40 | 161.67 | 15.38 |
| Himachal Pradesh | 1.69 | 4.69 | 10.88 | 26.78 | 4.49 | 7.20 | 0.63 |
| Jammu & Kashmir | 10.86 | 33.76 | 1.97 | 10.48 | 2.30 | 0.71 | 1.14 |
| Jharkhand | 20.72 | 34.73 | 111.05 | 32.42 | 18.96 | 5.37 | 5.60 |
| Karnataka | 751.64 | 1,215.22 | 1,307.56 | 945.31 | 582.07 | 138.19 | 14.61 |
| Kerala | 315.80 | 77.45 | 123.40 | 81.93 | 45.10 | 24.87 | 59.77 |
| Ladakh | 2.41 | -- | -- | 0.05 | 0.02 | 0.02 | 0.56 |
| Madhya Pradesh | 3241.05 | 664.83 | 587.55 | 281.19 | 94.81 | 34.86 | 5.30 |
| Maharashtra | 35,310.73 | 32,062.65 | 19,798.78 | 13,717.90 | 17,691.71 | 6,806.59 | 124.16 |
| Manipur | 3.63 | 0.49 | 0.53 | 1.48 | 0.21 | 0.04 | 0.03 |
| Meghalaya | 0.09 | 0.14 | 0.37 | 0.13 | 0.12 | 0.06 | 0.07 |
| Mizoram | 1.57 | 9.43 | 0.03 | 5.10 | 0.91 | 0.26 | 0.01 |
| Nagaland | 0.97 | 0.35 | 1.76 | 0.03 | 2.82 | 0.03 | 4.18 |
| New Delhi | 12,674.56 | 10,163.50 | 7,219.67 | 15,000.58 | 4,349.87 | 1,530.22 | 93.07 |
| Odisha | 34.94 | 60.20 | 84.81 | 134.83 | 20.24 | 84.59 | 7.38 |
| Puducherry | 0.18 | 2.62 | 0.24 | 0.56 | 0.30 | 0.12 | 0.02 |
| Punjab | 1,002.15 | 1,324.88 | 556.83 | 377.54 | 393.02 | 61.10 | 40.47 |
| Rajasthan | 77.74 | 44.59 | 174.46 | 107.01 | 296.68 | 17.74 | 6.80 |
| Sikkim | 0.21 | 0.25 | 0.91 | 0.55 | 0.84 | 0.17 | 0.01 |
| Tamil Nadu | 2,889.08 | 1,152.31 | 1,218.10 | 1,419.36 | 728.41 | 241.59 | 47.08 |
| Telangana | 4145.73 | 2,744.23 | 2,735.07 | 2,709.14 | 795.67 | 301.94 | 88.60 |
| Tripura | 18.09 | 4.41 | 0.18 | 3.02 | 1.21 | 2.02 | 0.03 |
| Uttar Pradesh | 1,063.64 | 2,187.09 | 839.90 | 3,001.18 | 318.18 | 50.01 | 35.59 |
| Uttarakhand | 4.21 | 8.22 | 5.04 | 5.19 | 5.85 | 3.09 | 0.67 |
| West Bengal | 2,085.10 | 504.02 | 1817.97 | 2,461.87 | 452.08 | 91.83 | 11.96 |

Source: RBI

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
RAJYA SABHA
STARRED QUESTION NO- *140
ANSWERED ON- 15/03/2022

BANKING FRAUD BY ABG SHIPYARD

*140. CH. SUKHRAM SINGH YADAV

Will the Minister of FINANCE be pleased to state:-

- (a) whether the biggest banking fraud of around ₹ 23000 crores in the history of Indian banks by M/s ABG Shipyard has been reported;
- (b) if so, the details thereof, bank-wise;
- (c) whether Government has inquired into the matter and has fixed responsibility in this regard;
- (d) if so, the details thereof, bank-wise; and
- (e) the reasons for delay in reporting of fraud and filing of FIR against the accused?

ANSWER

THE FINANCE MINISTER

(SMT. NIRMALA SITHARAMAN)

(a) to (e): A statement is laid on the Table of the House.

Statement as referred to in reply to Rajya Sabha Starred Question no. *140 for answer on 15th March, 2022/ Phalguna 24, 1943 (Saka) regarding “Banking Fraud by ABG Shipyard” by CH. SUKHRAM SINGH YADAV, Hon’ble Member of Parliament

(a) to (e): As per inputs received from banks, M/s ABG Shipyard Limited (ABGSL) had been sanctioned credit facilities under consortium arrangement led by ICICI Bank. The account was declared as non-performing asset by lender banks on 1.8.2013 and afterwards. The credit facilities were later approved for restructuring under corporate debt restructuring (CDR) mechanism on 24.3.2014 by CDR empowered group. Subsequently, post failure of CDR and classification of account as non-performing asset (NPA), the member banks in the Joint Lenders Meeting (JLM) decided to appoint Ernst & Young Limited Liability Partnership (EY) for conducting forensic audit in ABGSL. EY submitted its forensic audit report (FAR) on 21.1.2019. Accordingly, in view of the findings of FAR, the account of ABGSL, having principal exposure of Rs. 14,349 crore and interest accrued thereon, was declared as fraud by the lead bank on 25.4.2019.

Further, a complaint with Central Bureau of Investigation (CBI) was filed by State Bank of India (SBI) on 8.11.2019. Subsequently, in the JLM held on 17.1.2020, it was decided that SBI should file the complaint on behalf of all the consortium members. Accordingly, mandate was garnered from all banks, with last mandate being received on 25.8.2020. SBI filed the revised complaint with CBI on 25.8.2020, and the final complaint, based on further discussions, was filed on 14.12.2020. CBI has registered a First Information Report (FIR) against the Company and its directors on 7.2.2022.

The bank/entity-wise amount involved in fraud, as per FIR dated 7.2.2022 registered by CBI is at Annex.

As per inputs received from Public Sector Banks, staff accountability has been conducted and no staff lapses / staff involvement in the said fraud has been observed in examination of post NPA staff accountability / post fraud re-examination of staff accountability.

Annex referred to in
Rajya Sabha Starred question no. 140, regarding Banking Fraud by ABG Shipyard

Details of fraud as per First Information Report (FIR) dated 7.2.2022 registered by
Central Bureau of Investigation (CBI)

| Name of Bank | Amount involved in fraud (in crore Rs.) |
|--|--|
| ICICI Bank | 7,089 |
| IDBI Bank | 3,639 |
| State Bank of India (SBI) | 2,925 |
| Bank of Baroda (BoB) | 1,614 |
| Punjab National Bank (PNB) | 1,244 |
| eOriental Bank of Commerce (now PNB) | 714 |
| Exim Bank of India | 1,327 |
| Indian Overseas Bank | 1,228 |
| Bank of India | 719 |
| Standard Chartered Bank | 743 |
| Canara Bank | 40 |
| eSyndicate Bank (Now Canara) | 408 |
| SBI, Singapore | 458 |
| eDena Bank (now BoB) | 406 |
| eAndhra Bank (now Union Bank of India) | 350 |
| SBM Bank | 125 |
| Life Insurance Corporation of India | 136 |
| DCB Bank | 106 |
| PNB International | 97 |
| eLaxmi Vilas Bank (now DBS Bank) | 61 |
| Indian Bank | 60 |
| Central Bank of India | 39 |
| Punjab & Sind Bank | 37 |
| Yes Bank | 2 |
| SICOM Ltd | 260 |
| IFCI Ltd | 300 |
| Phoenix ARC Pvt. Ltd. (SIB) | 141 |

Source: Directorate of Enforcement

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
LOK SABHA
UNSTARRED QUESTION NO-†1900
ANSWERED ON- 14/03/2022

BANK FRAUD BY ABG SHIPYARDS

†1900. SHRI HANUMAN BENIWAL
SHRI DEEPAK BAIJ
SHRI ANTO ANTONY
SHRI HEMANT SRIRAM PATIL
SHRI ASADUDDIN OWAISI

Will the Minister of FINANCE be pleased to state:-

- (a) whether the biggest banking fraud of around Rs. 23,000 crores in the history of Indian banks by M/s ABG Shipyards has been reported recently;
- (b) if so, the details thereof, bank-wise;
- (c) whether the Government has inquired into the matter and has fixed responsibility in this regard;
- (d) if so, the details thereof including investigations made by the various agencies along with outcome thereof, bank-wise;
- (e) the reasons for delay in reporting of fraud and filing of FIR against the accused; and
- (f) the steps taken by the Government to recover the amount and to book the accused?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a) to (f): As per inputs received from banks, M/s ABG Shipyard Limited (ABGSL) has been sanctioned credit facilities under consortium arrangement led by ICICI Bank. The account was declared as non-performing asset by lender banks on 1.8.2013 and afterwards, and credit facilities were approved for restructuring under corporate debt restructuring (CDR) mechanism on 24.3.2014 by CDR empowered group. Subsequently, the member banks in the Joint Lenders Meeting (JLM) decided to appoint Ernst & Young Limited Liability Partnership (EY) for conducting forensic audit in ABGSL. EY submitted its forensic audit report (FAR) on 21.1.2019. Accordingly, in view of the findings of FAR, the account of ABGSL having principal exposure of Rs. 14,349 crore and interest accrued thereon, was declared as fraud by the lead bank on 25.4.2019.

Further, a complaint with Central Bureau of Investigation (CBI) was filed by State Bank of India (SBI) on 8.11.2019. Subsequently, in the JLM held on 17.1.2020, it was decided that SBI should file the complaint on behalf of all the consortium members. Accordingly, mandate was garnered from all banks, with last mandate being received on 25.8.2020. SBI

filed the revised complaint with CBI on 25.8.2020 and the final complaint, based on further discussions, was filed on 14.12.2020. CBI has registered a First Information Report (FIR) against the Company and its directors on 7.2.2022.

Further, the lead bank had also filed an application with National Company Law Tribunal's (NCLT) to initiate Corporate Insolvency and Resolution Process (CIRP) of ABGSL, which was admitted on 1.8.2017. Subsequently, the liquidation order for ABGSL was passed on 25.4.2019 by NCLT.

In addition to above, several measures have been taken by banks for recovery of dues, including, *inter alia*, filing of recovery suit in Debt Recovery Tribunal, issuance of look-out-circular against the promoters/guarantors, filing application for initiating insolvency proceedings against the personal guarantors and declaration of company and its directors as wilful defaulters.

As per inputs received from Directorate of Enforcement, bank/entity-wise amount involved in fraud, as per FIR dated 7.2.2022 registered by CBI is at Annex.

As per inputs received from Public Sector Banks, staff accountability has been conducted and no staff lapses / staff involvement in the said fraud has been observed in examination of post NPA staff accountability / post fraud re-examination of staff accountability.

Annex referred to in
Lok Sabha Unstarred question no. †1900, regarding Bank Fraud by ABG
Shipyards

Details of fraud as per First Information Report (FIR) dated 7.2.2022 registered
by Central Bureau of Investigation (CBI)

| Name of Bank | Amount involved in fraud (in crore Rs.) |
|--|--|
| ICICI Bank | 7,089 |
| IDBI Bank | 3,639 |
| State Bank of India (SBI) | 2,925 |
| Bank of Baroda (BoB) | 1,614 |
| Punjab National Bank (PNB) | 1,244 |
| eOriental Bank of Commerce (now PNB) | 714 |
| Exim Bank of India | 1,327 |
| Indian Overseas Bank | 1,228 |
| Bank of India | 719 |
| Standard Chartered Bank | 743 |
| Canara Bank | 40 |
| eSyndicate Bank (Now Canara) | 408 |
| SBI, Singapore | 458 |
| eDena Bank (now BoB) | 406 |
| eAndhra Bank (now Union Bank of India) | 350 |
| SBM Bank | 125 |
| Life Insurance Corporation of India | 136 |
| DCB Bank | 106 |
| PNB International | 97 |
| eLaxmi Vilas Bank (now DBS Bank) | 61 |
| Indian Bank | 60 |
| Central Bank of India | 39 |
| Punjab & Sind Bank | 37 |
| Yes Bank | 2 |
| SICOM Ltd | 260 |
| IFCI Ltd | 300 |
| Phoenix ARC Pvt. Ltd. (SIB) | 141 |

Source: Directorate of Enforcement

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF ECONOMIC AFFAIRS
RAJYA SABHA UNSTARRED QUESTION NO.1496
TO BE ANSWERED ON 15.03.2022

Fake currency in RBI chest

1496 Shri K.C. Venugopal:

Will the Minister of Finance be pleased to state:

- (a) whether it is a fact that Government has demonetised currency notes in the year 2016 specially stating that fake currency, illegal wealth and terrorism will be vanished;
- (b) if so, the details of purpose accomplished by demonetisation;
- (c) whether fake Indian currency was found in the Reserve Bank of India (RBI) chest recently; and
- (d) if so, the details thereof?

ANSWER

**MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)**

(a) The Government of India decided to cancel the legal tender status of Rs.1000 and Rs.500 denomination currency notes on 8th November 2016 with several objectives: (i) flushing out black money, (ii) eliminate Fake Indian Currency Notes (FICN), (iii) to strike at the root of financing of terrorism and left-wing extremism, (iv) to convert non-formal economy to a formal economy to expand tax base and employment and (v) to give a big boost to digitalization of payments to make India a less cash economy.

(b) The purpose accomplished by demonetisation on revenue collection and widening of tax base and the gains accrued thereon, include:

- (i) Robust growth rate of 18% for F.Y. 2017-18 in net direct tax collections over the F.Y. 2016-17, which was highest in the preceding seven financial years, indicated the positive impact of demonetisation on the level of tax compliance in the country.
- (ii) In 2017-18, Personal Income-tax (PIT) Advance Tax collections increased by 23.4% and PIT Self-Assessment Tax by 29.2% over those for 2016-17, corroborating the premise that demonetisation and the subsequent use of bank deposit data by the Income-tax Department had a major impact on voluntary tax payments by the non-corporate/ individual taxpayers.
- (iii) A growth rate of 25% was achieved in the number of Income Tax Returns (ITRs) filed with the Income-tax Department during FY 2017-18. It is the highest rate achieved in the preceding five years.
- (iv) During FY 2017-18, the number of new ITR filers was about 1.07 crore as compared to 85.51 lakhs during FY 2016-17. In earlier years, the number of new filers was between 50 lakh and 66 lakh. There is, therefore, a clear upswing in the new tax filers during the period 2016-17 and 2017-18, which can be attributed to higher level of compliance due to transfer of cash into the formal channels as a result of demonetisation.
- (v) A growth rate of 17.2% was achieved in the number returns filed by corporate taxpayers during FY 2017-18. It is more than 5 times higher than the growth rate of 3% in 2016-17 and 3.5% in 2015-16.

The demonetisation of bank notes of Rs.500 and Rs.1000 denomination resulted in significant positive impact on most theatres of violence in the country. Since illegally held cash forms the major chunk of terrorist funding, after the demonetisation, most of the cash held with the terrorists turned worthless. Post demonetisation, the flow of high-quality FICN reduced considerably.

(c) & (d) Data regarding Counterfeit notes detected in the banking system during the last five years is given below:

| | Denomination-wise Counterfeit Notes Detected in the Banking System (April-March) | | | | |
|--------------------------|---|-----------------|-----------------|-----------------|-----------------|
| | (number of pieces) | | | | |
| Denomination (Rs.) | 2016-17 | 2017-18 | 2018-19 | 2019-20 | 2020-21 |
| 1 | 2 | 3 | 4 | 5 | 6 |
| 2 and 5 | 80 | 1 | - | 22 | 9 |
| 10 | 523 | 287 | 345 | 844 | 304 |
| 20 | 324 | 437 | 818 | 510 | 267 |
| 50 | 9222 | 23,447 | 36,875 | 47,454 | 24,802 |
| 100 | 1,77,195 | 2,39,182 | 2,21,218 | 1,68,739 | 1,10,736 |
| 200 | - | 79 | 12,728 | 31,969 | 24,245 |
| 500 (MG Series) | 3,17,567 | 1,27,918 | 971 | 11 | 9 |
| 500 [MG (New) Series] | 199 | 9,892 | 21,865 | 30,054 | 39,453 |
| 1,000 | 2,56,324 | 1,03,611 | 717 | 72 | 2 |
| 2,000 | 638 | 17,929 | 21,847 | 17,020 | 8,798 |
| Total | 7,62,072 | 5,22,783 | 3,17,384 | 2,96,695 | 2,08,625 |

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
LOK SABHA
UNSTARRED QUESTION NO-2042
ANSWERED ON-14.3.2022

CYBER FRAUDS

2042. SHRI KRUPAL BALAJI TUMANE:
SHRI VINAYAK RAUT:

Will the Minister of FINANCE be pleased to state:

- (a) the details of the number of financial cyberfrauds and the amount involved, State-wise and notifiedcommercial bank account-wise during the last three yearsand the current year;
- (b) the number of cases settled and the amount(inIndian rupee)recovered so far;
- (c) the number of remaining cases to be settled;
- (d) whether the Ministry has maintained any recordof financial cyber frauds committed by digital paymentplatforms and UPI platforms; and
- (e) if so, the details thereof?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a) to (e): Cyber financial frauds in banking primarily relate to frauds that have taken place in ATMs, debit cards, credit cards and Internet banking platforms. Under the Reserve Bank of India Act 1934, the Banking Regulation Act, 1934 and the Payments and Settlement System Act, 2007, the Reserve Bank of India (RBI) is vested with supervisory powers and functions of non-banking financial institutions, banks and payments system respectively. As such, data in respect of financial cyber frauds relating to the said entities are maintained by RBI. Based on data furnished by RBI on frauds reported by Scheduled Commercial Banks under the category“Card/Internet- ATM/Debit Card, Credit Card & Internet Banking” during the financial years 2018-19 to 2020-21 and the period up to December 31, 2021 in the current financial year, bank-wise and state-wise details are at Annex-I and Annex-II respectively.

Lok Sabha unstarred question no.2042, regarding "Cyber Frauds"

Frauds reported by Scheduled Commercial Banks under the category "Card/Internet- ATM/Debit Card, Credit Card & Internet Banking"

Amount in crore Rs.

| S.No. | State/Union Territory | Financial year 2018-19 | Financial year 2019-20 | | Financial year 2020-21 | | Financial year 2021-22 (till 31.12.2021) | | |
|-------|--|------------------------|------------------------|------------------|------------------------|------------------|--|------------------|-----------------------|
| | | Number of frauds | Total amount involved | Number of frauds | Total amount involved | Number of frauds | Total amount involved | Number of frauds | Total amount involved |
| 1 | Andaman and Nicobar islands | 10 | 0.12 | 21 | 0.09 | 3 | 0.01 | 1 | 0.01 |
| 2 | Andhra Pradesh | 181 | 0.36 | 631 | 2.15 | 733 | 1.96 | 392 | 0.89 |
| 3 | Arunachal Pradesh | 1 | 0.01 | 25 | 0.12 | 71 | 0.38 | 4 | 0.00 |
| 4 | Assam | 87 | 0.85 | 583 | 3.33 | 377 | 1.88 | 124 | 1.41 |
| 5 | Bihar | 151 | 0.61 | 438 | 1.58 | 871 | 2.44 | 789 | 2.79 |
| 6 | Chandigarh | 111 | 0.37 | 194 | 0.56 | 268 | 0.74 | 190 | 0.79 |
| 7 | Chhattisgarh | 106 | 0.41 | 234 | 0.73 | 222 | 0.54 | 131 | 0.95 |
| 8 | Dadra and Nagar Haveli and Daman and Diu | 16 | 0.02 | 52 | 0.08 | 65 | 0.15 | 55 | 0.18 |
| 9 | Goa | 114 | 0.57 | 231 | 0.60 | 190 | 0.58 | 185 | 0.74 |
| 10 | Gujarat | 1135 | 2.23 | 2719 | 6.53 | 4746 | 12.37 | 2281 | 6.95 |

| | | | | | | | | | |
|----|-------------------------------------|--------|-----------|--------|-------|--------|-------|--------|-------|
| 11 | Haryana | 8,983 | 21.2 0 | 6,782 | 24.01 | 5,991 | 25.54 | 4,638 | 11.49 |
| 12 | Himachal Pradesh | 47 | 0.17 | 190 | 0.81 | 256 | 0.84 | 118 | 0.35 |
| 13 | Jammu and Kashmir | 27 | 0.07 | 109 | 0.32 | 105 | 0.49 | 43 | 0.17 |
| 14 | Jharkhand | 109 | 0.61 | 207 | 0.69 | 261 | 1.74 | 204 | 0.57 |
| 15 | Karnataka | 1886 | 5.17 | 3974 | 24.54 | 4371 | 14.81 | 2397 | 11.93 |
| 16 | Kerala | 212 | 1.46 | 991 | 4.66 | 956 | 4.11 | 435 | 1.63 |
| 17 | Ladakh | - | - | 3 | 0.03 | 13 | 0.07 | 3 | 0.03 |
| 18 | Madhya Pradesh | 212 | 0.62 | 865 | 2.72 | 979 | 3.48 | 576 | 2.37 |
| 19 | Maharashtra | 21,673 | 42.3 5 | 30,546 | 83.60 | 27,449 | 70.46 | 19,671 | 55.89 |
| 20 | Manipur | 8 | 0.07 | 8 | 0.03 | 25 | 0.09 | 5 | 0.03 |
| 21 | Meghalaya | 12 | 0.05 | 31 | 0.16 | 23 | 0.11 | 11 | 0.06 |
| 22 | Mizoram | 5 | 0.01 | 9 | 0.07 | - | - | 2 | 0.01 |
| 23 | Nagaland | 3 | 0.02 | 32 | 0.18 | 21 | 0.09 | 4 | 0.04 |
| 24 | National Capital Territory of Delhi | 4191 | 15.7 6 | 7928 | 23.01 | 8435 | 21.20 | 5001 | 20.78 |
| 25 | Odisha | 115 | 0.53 | 581 | 3.10 | 300 | 1.39 | 252 | 0.81 |
| 26 | Puducherry | 6 | 0.05 | 20 | 0.06 | 26 | 0.04 | 10 | 0.01 |
| 27 | Punjab | 288 | 0.92 | 752 | 2.88 | 1226 | 3.68 | 857 | 2.72 |
| 28 | Rajasthan | 374 | 1.47 | 1033 | 9.89 | 1574 | 5.12 | 758 | 2.66 |
| 29 | Sikkim | 4 | 0.00 | 20 | 0.08 | 17 | 0.04 | 7 | 0.03 |
| 30 | Tamil nadu | 5497 | 24.0 6 | 7443 | 24.63 | 5585 | 24.14 | 5292 | 17.47 |
| 31 | Telangana | 974 | 2.61 | 1853 | 3.82 | 2918 | 7.14 | 1558 | 8.83 |
| 32 | Tripura | 9 | 0.03 | 121 | 0.40 | 53 | 0.13 | 5 | 0.01 |

| | | | | | | | | | |
|----|--------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 33 | Uttar pradesh | 5109 | 7.80 | 3197 | 13.54 | 4130 | 11.67 | 3082 | 9.87 |
| 34 | Uttarakhand | 128 | 0.53 | 206 | 0.87 | 251 | 1.68 | 190 | 0.68 |
| 35 | West bengal | 493 | 17.99 | 1341 | 4.00 | 1471 | 9.49 | 971 | 3.90 |
| 36 | Overseas | 27 | 0.29 | 16 | 0.15 | 6 | 0.04 | - | - |
| | Grand Total | 52,304 | 149.42 | 73,386 | 244.01 | 73,988 | 228.65 | 50,242 | 167.03 |

Source: Reserve Bank of India

Lok Sabha unstarred question no.2042, regarding "Cyber Frauds"

Frauds reported by Scheduled Commercial Banks under the category "Card/Internet- ATM/Debit Card, Credit Card & Internet Banking"

Amount in crore Rs.

| S.No. | Bank/Financial Institution | Financial year 2018-19 | | | Financial year 2019-20 | | | Financial year 2020-21 | | | Financial year 2021-22 (till 31.12.2021) | | |
|-------|--------------------------------|------------------------|-----------------------|------------------------|------------------------|-----------------------|------------------------|------------------------|-----------------------|------------------------|--|-----------------------|------------------------|
| | | Number of frauds | Total amount involved | Total amount recovered | Number of frauds | Total amount involved | Total amount recovered | Number of frauds | Total amount involved | Total amount recovered | Number of frauds | Total amount involved | Total amount recovered |
| 1 | Airtel Payments Bank Limited | 0 | 0.00 | 0.00 | 23 | 0.00 | 0.00 | 2 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2 | Allahabad Bank | 5 | 0.02 | 0.00 | 12 | 0.46 | 0.20 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 3 | American Express Banking Corp. | 7,534 | 16.44 | 1.77 | 3,928 | 12.31 | 1.53 | 1,881 | 12.04 | 0.58 | 1911 | 4.37 | 0.71 |

| | | | | | | | | | | | | | |
|----|--|-------|-------|------|-------|-------|------|-------|-------|------|-------|-------|------|
| | Bank | | | | | | | | | | | | |
| 19 | DBS Bank India Ltd. | 89 | 0.11 | 0.00 | 242 | 0.63 | 0.00 | 149 | 0.24 | 0.01 | 91 | 0.12 | 0.00 |
| 20 | DCB Bank Limited | 103 | 0.30 | 0.29 | 219 | 1.14 | 0.24 | 80 | 0.54 | 0.07 | 34 | 0.12 | 0.02 |
| 21 | Deutsche Bank Ag | 51 | 0.19 | 0.01 | 42 | 0.15 | 0.00 | 24 | 0.11 | 0.00 | 8 | 0.03 | 0.01 |
| 22 | Doha Bank Qsc | 1 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 1 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 |
| 23 | Equitas Small Finance Bank Limited | 2 | 0.00 | 0.00 | 11 | 0.03 | 0.00 | 8 | 0.12 | 0.01 | 6 | 0.01 | 0.00 |
| 24 | ESAF Small Finance Bank Limited | 3 | 0.05 | 0.02 | 1 | 0.28 | 0.00 | 3 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 25 | Federal Bank Ltd | 67 | 0.36 | 0.01 | 550 | 1.33 | 0.00 | 283 | 0.75 | 0.00 | 193 | 0.35 | 0.03 |
| 26 | Fincare Small Finance Bank Limited | 11 | 0.13 | 0.01 | 9 | 0.02 | 0.01 | 10 | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 |
| 27 | HDFC Bank Ltd. | 4,807 | 17.19 | 0.41 | 5,989 | 20.13 | 0.43 | 3,743 | 11.35 | 0.07 | 4,174 | 12.51 | 0.18 |
| 28 | Hongkong And Shanghai Banking Corpn.Ltd. | 2,888 | 9.43 | 8.06 | 3,623 | 10.10 | 6.55 | 2,577 | 7.88 | 5.80 | 2,011 | 4.44 | 3.76 |
| 29 | ICICI Bank Limited | 1540 | 8.03 | 0.00 | 2272 | 16.08 | 0.02 | 1009 | 28.21 | 0.00 | 3026 | 21.30 | 0.20 |
| 30 | IDBI Bank Limited | 1005 | 6.32 | 0.01 | 1847 | 10.07 | 0.96 | 1821 | 5.24 | 0.04 | 1385 | 3.78 | 0.01 |
| 31 | IDFC First Bank | 105 | 0.74 | 0.00 | 240 | 1.20 | 0.01 | 163 | 0.98 | 0.00 | 148 | 0.29 | 0.01 |

| | | | | | | | | | | | | | |
|----|---|--------|-------|------|--------|-------|------|--------|-------|------|--------|-------|------|
| | Limited | | | | | | | | | | | | |
| 32 | Indian Bank | 85 | 0.78 | 0.02 | 153 | 1.52 | 0.00 | 75 | 7.53 | 0.49 | 65 | 0.24 | 0.05 |
| 33 | Indian Overseas Bank | 0 | 0.00 | 0.00 | 2 | 4.95 | 0.00 | 329 | 0.81 | 0.34 | 195 | 0.51 | 0.00 |
| 34 | Indusind Bank Ltd | 42 | 3.03 | 0.52 | 67 | 3.03 | 0.29 | 110 | 5.10 | 0.13 | 402 | 8.70 | 1.12 |
| 35 | Jana Small Finance Bank Limited | 0 | 0.00 | 0.00 | 49 | 0.06 | 0.00 | 18 | 0.03 | 0.00 | 1 | 0.37 | 0.00 |
| 36 | JP Morgan Chase Bank National Association | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 1 | 0.49 | 0.49 | 0.00 | 0.00 | 0.00 |
| 37 | Karnataka Bank Ltd | 64 | 0.22 | 0.12 | 164 | 0.37 | 0.16 | 155 | 0.96 | 0.22 | 0.00 | 0.00 | 0.00 |
| 38 | Karur Vysya Bank Ltd | 1 | 0.90 | 0.05 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 39 | Kotak Mahindra Bank Ltd. | 24,140 | 29.35 | 0.05 | 40,921 | 55.07 | 0.02 | 46,271 | 68.70 | 0.49 | 26,267 | 43.93 | 0.03 |
| 40 | Lakshmi Vilas Bank Ltd | 1 | 0.04 | 0.00 | 1 | 0.05 | 0.04 | 3 | 0.06 | 0.00 | 0.00 | 0.00 | 0.00 |
| 41 | Nainital Bank Ltd | 0 | 0.00 | 0.00 | 1 | 0.02 | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 42 | NSDL Payments Bank Limited | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 | 0.00 | 0.00 |
| 43 | Oriental Bank of Commerce | 177 | 16.01 | 0.00 | 223 | 1.14 | 0.17 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 44 | Paytm Payments Bank Limited | 3477 | 2.22 | 0.24 | 6 | 0.01 | 0.00 | 9 | 0.01 | 0.00 | 6 | 0.01 | 0.00 |
| 45 | Punjab and Sind | 0 | 0.00 | 0.00 | 24 | 0.05 | 0.00 | 65 | 0.40 | 0.00 | 80 | 0.17 | 0.00 |

| | | | | | | | | | | | | | |
|----|------------------------------------|---------------|---------------|--------------|---------------|---------------|--------------|---------------|---------------|--------------|---------------|---------------|--------------|
| | India | | | | | | | | | | | | |
| 60 | Utkarsh Small Finance Bank Limited | 1 | 0.01 | 0.00 | 3 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 61 | Vijaya Bank | 1 | 0.18 | 0.10 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 62 | Yes Bank Ltd. | 16 | 0.61 | 0.00 | 8 | 9.43 | 2.42 | 282 | 0.70 | 0.00 | 148 | 0.26 | 0.00 |
| | Grand Total | 52,304 | 149.42 | 15.18 | 73,386 | 244.01 | 24.78 | 73,988 | 228.65 | 13.51 | 50,242 | 167.03 | 11.70 |

Source: Reserve Bank of India

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF REVENUE
LOK SABHA
UNSTARRED QUESTION NO. 1918

TO BE ANSWERED ON MONDAY, THE 14th MARCH, 2022

Use of Cryptocurrency for Money Laundering

1918. SHRI RAKESH SINGH:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government is aware of the use of cryptocurrency for money laundering by cyber criminals and if so, the details thereof;
- (b) whether there is an apprehension of money laundering activities in the country through this and if so, the details thereof; and
- (c) whether the Government has identified people involved in such activities in the country and if so, the details thereof?

ANSWER

**MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)**

(a) & (b): Yes Sir. Reports have been received from Law Enforcement Agencies (LEAs) in connection with usage of cryptocurrency by cyber criminals. Directorate of Enforcement (ED) is investigating 07 cases under PMLA, 2002 in which cryptocurrency has been used for Money Laundering. Cases investigated by ED under PMLA, reveals that accused have laundered Proceeds of Crime (PoC) through cryptocurrency.

(c): Yes Sir, investigations conducted by Enforcement Directorate so far, revealed that some foreign nationals and their Indian associates have laundered the PoC through cryptocurrency accounts at certain exchange platforms. In one of such case an accused has been arrested by ED in the year 2020 for facilitating the foreign related accused companies to launder the PoC by converting money generated out of crime into cryptocurrency and thereafter transfer to foreign countries. Prosecution Complaint has been filed in this case before the Special Court, PMLA. So far, ED has attached PoC amounting to Rs. 135 Crore (approx.) under PMLA in above mentioned cases.

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION NO. 1994

TO BE ANSWERED ON MONDAY, 14th MARCH, 2022/ PHALGUNA 23, 1943 (SAKA)

SAHARA INDIA BANK

1994. SHRI GANESH SINGH

Will the Minister of FINANCE be pleased to state:

- (a) whether the Ministry is aware that the amount deposited in the Sahara India Bank by the account holders is not being returned; and
- (b) if so, the details thereof along with the action taken by the Government to return the amount to account holders and the time by which their amount would be returned?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a) and (b): The Securities and Exchange Board of India (SEBI) has issued orders relating to two particular Sahara companies namely Sahara India Real Estate Corporation Limited (SIRECL) and Sahara Housing Investment Corporation Limited (SHICL). In this context:

- i. The Hon'ble Supreme Court vide Order dated 31.08.2012 had, *inter-alia*, directed SEBI to refund to subscribers the money invested in the Optionally Fully Convertible Debentures (OFCDs) issued by the two companies SIRECL and /or SHICL after verifying their genuineness.
- ii. Pursuant to the order of the Supreme Court dated 31.08.2012 and the subsequent orders, SIRECL and SHICL deposited an aggregate amount of Rs.15,503.69 crores into a designated 'SEBI-Sahara Refund' Account (as on 31.12.2021).
- iii. In terms of the directions issued from time to time by the Supreme Court and the advice rendered by Justice (Retd.) B N Agarwal appointed by the Supreme Court, SEBI issued a Press Release on 28.05.2013 and advertisements in newspapers during August - September 2014 and December 2014. SEBI also issued advertisements in newspapers on 26.03.2018 and 19.06.2018.
- iv. SEBI received 19,644 Applications in total involving 53,642 Original Bond Certificates / Pass Books for an aggregate Principal Amount of Rs. 81.70 crore. On the basis of verifiable documents and considering the cut-off date, SEBI made refunds with respect to 17,526 eligible bondholders involving 48,326 Original Bond Certificates / Pass Books for an aggregate amount of Rs.138.07 crores (i.e. Rs. 70.09 crores as Principal and Rs. 67.98 crores as interest) by way of transfer through NEFT/RTGS (to their respective account numbers and IFSC codes provided).
- v. SEBI has filed 22 status reports in total before the Supreme Court in this matter, and has also filed an Interlocutory Application dated 21.10.2021 seeking further directions from the Supreme Court.

**GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF REVENUE**

**LOK SABHA
UN-STARRED QUESTION NO. 1980**

TO BE ANSWERED ON MONDAY, THE 14TH MARCH, 2022

Attachment of Assets by ED

1980. SHRI ASADUDDIN OWAISI:

Will the Minister of FINANCE be pleased to state :

- (a) whether it is a fact that in the year 2014, the Hon'ble Supreme Court held allocation of certain coal blocks as illegal;
- (b) if so, whether the Enforcement Directorate (ED) has attached assets of over 200 crore of EMTA Coal Limited under the Prevention of Money Laundering Act;
- (c) if so, whether it is a fact that the said company carried out mining in six coal blocks even after ban by the Hon'ble Supreme Court; and
- (d) if so, the details thereof along with the other assets of the companies in West Bengal attached by ED and the present position of the investigation?

ANSWER

**MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)**

- (a) Yes, Sir.
- (b) & (d) The Directorate of Enforcement has attached assets worth Rs.136.48 Crores of M/s EMTA Coal Ltd. and its Directors/Ex. Partners and their family member under the provisions of PMLA, 2002.
- (c) The Hon'ble Supreme Court vide order dated 24.09.2014 cancelled allocation of 204 coal blocks. However, 42 producing coal blocks about to start production were allowed to continue production up to 31.03.2015. These include six producing coal blocks, that is, Baranj I, Baranj II, Baranj III, Baranj IV, Manora Deep & Kiloni coal blocks allocated to Karnataka Power Corporation Limited (KPCL) which had entered into joint venture with EMTA Coal Ltd, for development of the coal blocks. These coal blocks, have been allocated to M/s KPCL vide allotment order dated 31.03.2015 under the Coal Mines (Special Provisions) Act, 2015. M/s KPCL has appointed EMTA as their Mine Developer and Operator (MDO) for these mines and production has started since March, 2021.

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
RAJYA SABHA
UNSTARRED QUESTION NO-1492
ANSWERED ON- 15/03/2022

QUANTUM OF DEBTS OWED BY ABG SHIPYARD

1492. SHRI SUSHIL KUMAR MODI

Will the Minister of FINANCE be pleased to state:-

- (a) amount of banking frauds detected in India over last three years, details thereof, category-wise;
- (b) quantum of debts owed by ABG Shipyard;
- (c) amount of loan repayments ABG failed on, year-wise;
- (d) progress update in the liquidation process of ABG since NCLT order;
- (e) timeline details of the banks' declaration of ABG's account as fraudulent and measures taken by CBI in response to each complaint;
- (f) whether Government has taken measures to reduce the time taken between declaration of fraud and FIR filing, details thereof; and
- (g) whether process for withdrawal for general consent by States caused delay and measures being taken to expedite it?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a): As per inputs received from Reserve Bank of India (RBI), category-wise data on frauds reported by scheduled commercial banks (SCBs) and select financial institutions (FIs) based on date of occurrence, during the last three financial years, are at Annexure-1. Amount involved in fraud based on date of occurrence, has declined from Rs. 45,259.5 crore during the FY2018-19 to Rs. 32,819.7 crore in FY2019-20 and further to Rs. 14,953.3 crore in FY2020-21.

(b): As per inputs received from the Directorate of Enforcement, bank/entity-wise details of amount involved in fraud, as per FIR dated 7.2.2022 registered by CBI is at Annexure-2.

(c): RBI has informed that it does not collect data under the head 'loan repayments failed'. However, as per inputs received from lead bank, the total claims admitted of financial creditors by the liquidator are Rs. 23,585 crore, as on 25.4.2019. This includes aggregate overdue principal amount of Rs. 14,349 crore and interest accrued thereon.

(d): As per inputs from ICICI Bank, it had filed an application with National Company Law Tribunal's (NCLT) to initiate Corporate Insolvency and Resolution Process (CIRP) of ABGSL. The application for Corporate Insolvency and Resolution Process (CIRP) was admitted on 1.8.2017 by NCLT. Subsequently, liquidation order for ABGSL was passed on 25.4.2019 by NCLT. The liquidator has been appointed for liquidation of ABGSL.

(e): As per inputs received from RBI, nineteen banks/entities have reported fraud in the account of ABGSL. The date of reporting of frauds by these entities is at Annexure-3. Central Bureau of Investigation (CBI) has registered a First Information Report (FIR) against the Company and its directors on 7.2.2022. CBI has also issued look out circulars against the accused.

(f): As per master directions on fraud classification and reporting by RBI, in order to reduce the time taken between declaration of fraud and filing of FIR several measures have been taken, which includes, *inter alia*, the following —

- (i) RBI has mandated banks to lodge the complaint with the law enforcement agencies immediately on detection of fraud;
- (ii) enjoining banks to establish a nodal point/officer for filing all complaints with the CBI on behalf of the bank and serve as the single point for coordination and redressal of infirmities in the complaints;
- (iii) mandating banks to submit a Flash Report (FR) for frauds involving amounts of ₹50 million and above within a week of such frauds coming to the notice of the bank's head office; and
- (iv) advising banks to ensure that their reporting system for fraud is suitably streamlined so that delays in reporting of frauds, submission of delayed and incomplete fraud reports are avoided.

(g): As per CBI, withdrawal of General Consent by certain States has made the registration of bank fraud cases more challenging and also creates hurdles in seamless investigation. There are bank fraud cases that could not be registered due to non-accordance of specific consent under section 6 of the Delhi Special Police Establishment Act, 1946, by State Governments where the general consent has been withdrawn.

Annexure-1

Category-wise data on frauds of scheduled commercial banks (SCBs) and select financial institutions (FIs) based on date of occurrence, during the last three financial years

In Crore Rs.

| Sl.No. | Category of fraud | Total amount involved | | |
|--------|-------------------------------|-----------------------|----------------|----------------|
| | | 2018-19 | 2019-20 | 2020-21 |
| 1 | Advances | 41478.6 | 31432.2 | 13953.6 |
| 2 | Card/Internet | 173.2 | 251.2 | 207.5 |
| 3 | Cash | 66.8 | 43.3 | 53.4 |
| 4 | Cheques/demand drafts, etc. | 28.5 | 69.9 | 163.9 |
| 5 | Clearing, etc accounts | 206.3 | 2.1 | 3.5 |
| 6 | Deposits | 169.5 | 342.0 | 501.7 |
| 7 | Foreign exchange transactions | 145.2 | 135.3 | 0.9 |
| 8 | Inter-branch accounts | 0.1 | - | 0.04 |
| 9 | Non-resident accounts | 0.2 | 0.7 | - |
| 10 | Off-balance sheet | 2927.6 | 410.0 | 26.6 |
| 11 | Others | 63.4 | 133.1 | 42.2 |
| | Total | 45259.5 | 32819.7 | 14953.3 |

Source: RBI

Details of fraud as per First Information Report (FIR) dated 7.2.2022 registered by Central Bureau of Investigation (CBI)

| Name of Bank | Amount involved in fraud (in crore Rs.) |
|--|--|
| ICICI Bank | 7,089 |
| IDBI Bank | 3,639 |
| State Bank of India (SBI) | 2,925 |
| Bank of Baroda (BoB) | 1,614 |
| Punjab National Bank (PNB) | 1,244 |
| eOriental Bank of Commerce (now PNB) | 714 |
| Exim Bank of India | 1,327 |
| Indian Overseas Bank | 1,228 |
| Bank of India | 719 |
| Standard Chartered Bank | 743 |
| Canara Bank | 40 |
| eSyndicate Bank (Now Canara) | 408 |
| SBI, Singapore | 458 |
| eDena Bank (now BoB) | 406 |
| eAndhra Bank (now Union Bank of India) | 350 |
| SBM Bank | 125 |
| Life Insurance Corporation of India | 136 |
| DCB Bank | 106 |
| PNB International | 97 |
| eLaxmi Vilas Bank (now DBS Bank) | 61 |
| Indian Bank | 60 |
| Central Bank of India | 39 |
| Punjab & Sind Bank | 37 |
| Yes Bank | 2 |
| SICOM Ltd | 260 |
| IFCI Ltd | 300 |
| Phoenix ARC Pvt. Ltd. (SIB) | 141 |

Source: Directorate of Enforcement

Date of reporting of frauds by banks/entities in M/s ABG Shipyard Ltd

| Sl No. | Name of the bank | Date of Reporting |
|--------|--|-------------------|
| 1 | e- ANDHRA BANK (Union Bank of India) | 26-03-2020 |
| 2 | BANK OF BARODA | 29-10-2019 |
| 3 | BANK OF INDIA | 27-01-2020 |
| 4 | CANARA BANK | 12-07-2019 |
| 5 | CENTRAL BANK OF INDIA | 09-07-2019 |
| 6 | DCB BANK LIMITED | 07-02-2020 |
| 7 | EXPORT IMPORT BANK OF INDIA | 16-04-2019 |
| 8 | INDIAN BANK | 06-11-2019 |
| 9 | ICICI BANK LIMITED | 30-04-2019 |
| 10 | IDBI BANK LIMITED | 31-10-2019 |
| 11 | THE INDUSTRIAL FINANCE CORP OF INDIA LTD | 16-11-2020 |
| 12 | INDIAN OVERSEAS BANK | 06-07-2019 |
| 13 | e-LAKSHMI VILAS BANK LTD (DBS Bank Ltd) | 01-02-2020 |
| 14 | ORIENTAL BANK OF COMMERCE | 09-08-2019 |
| 15 | PUNJAB NATIONAL BANK | 25-10-2019 |
| 16 | PUNJAB AND SIND BANK | 19-11-2019 |
| 17 | STATE BANK OF INDIA | 08-07-2019 |
| 18 | STANDARD CHARTERED BANK | 27-05-2019 |
| 19 | e-SYNDICATE BANK (Canara Bank) | 25-07-2019 |

Source: RBI

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO. 1474

ANSWERED ON – 15/3/2022

CSR initiatives by PSU banks and public sector insurance companies

1474. Shri G.V.L. Narasimha Rao:

Will the Minister of FINANCE be pleased to state:

- (a) the expenditure incurred by PSU banks and public sector insurance companies on Corporate Social Responsibility (CSR) activities in the last three years, bank/insurance company-wise and year-wise;
- (b) whether the expenditure is in accordance with the statutory obligations for CSR expenditure;
- (c) if not, the reasons therefor;
- (d) project-wise expenditure incurred by each PSU with details like implementing agency, budget, expenditure, location and details of project, number of beneficiaries, nature of benefits etc.;
- (e) whether Government or PSUs concerned have undertaken any external evaluation and impact assessment of their CSR initiatives; and
- (f) if so, key findings of such assessments?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(DR. BHAGWAT KARAD)

(a) to (f): Even though Corporate Social Responsibility (CSR) related policies of the Companies Act are not applicable to Public Sector Banks (PSBs), RBI has issued guidelines on Corporate Social Responsibility, Sustainable Development and Non-Financial Reporting – Role of Banks.

In respect of Public Sector Insurance Companies (PSICs) and Agriculture Insurance Company of India Ltd. (AICIL), the expenditure incurred is in accordance with the statutory obligations for CSR expenditure.

Expenditure incurred by PSBs, PSICs and AICIL on CSR activities in last three years are at Annex.

The CSR spending approved by the respective Boards of PSBs, PSICs and AICIL, includes expenditure on various activities many of which cannot be attributed to specific locations and are spread across the country with multiple organisations and supporting projects pan-India, e.g., Swachh Bharat Kosh, National Sports Development Fund, Clean Ganga Fund, PM's National Relief Fund, Armed Forces Flag Day Fund, etc. and therefore, the exact details of CSR expenditure cannot be apportioned to number of beneficiaries, locations, and to implementing agencies.

As per inputs from the PSICs which were required to conduct impact assessment of the CSR initiatives as per the extant guidelines, the key findings of such assessment include, *inter alia*, improvement in quality of health-care facilities/services in slums, improvement in attendance at schools and health-parameters of students, enabled saving lives by providing ambulances and other clinical facilities, enabling installation of solar energy powered electricity generation reducing the utility cost, improvement in hygiene parameters amongst children and women in slum areas.

Annex**Details of expenditure incurred on CSR**

(amount in crore Rs.)

| # | Bank/Insurance companies | FY 2018-19 | FY 2019-20 | FY 2020-21 |
|----|---|---------------|---------------|---------------|
| 1 | Bank of Baroda | 19.05 | 5.47 | 6.90 |
| 2 | Bank of India | 3.96 | 5.65 | 5.68 |
| 3 | Bank of Maharashtra | 0.64 | 0.46 | 0.18 |
| 4 | Canara Bank | 29.42 | 20.50 | 24.71 |
| 5 | Central Bank of India | 0 | 0 | 0 |
| 6 | Indian Bank | 11.64 | 1.63 | 2.03 |
| 7 | Indian Overseas Bank | 0 | 0 | 0 |
| 8 | Punjab National Bank | 4.60 | 4.93 | 12.05 |
| 9 | Punjab & Sind Bank | 0.17 | 0.01 | 0.52 |
| 10 | State Bank of India | 6.24 | 27.47 | 144.88 |
| 11 | UCO Bank | 9.65 | 8.52 | 8.06 |
| 12 | Union Bank of India | 0 | 0 | 0 |
| 13 | National Insurance Company Ltd. | 4.83 | 0.89 | 0.82 |
| 14 | New India Assurance Company Ltd. | 29.68 | 22.60 | 35.32 |
| 15 | Oriental Insurance Company Ltd. | 7.23 | 0.87 | 10.68 |
| 16 | United India Insurance Company Ltd. | 0.15 | 0.14 | 0.05 |
| 17 | General Insurance Corporation of India | 65.28 | 78.50 | 54.44 |
| 18 | Agriculture Insurance Company of India Ltd. | 11.70 | 6.49 | 7.72 |

*(Source: PSBs, PSICs and AICIL)********

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA

UNSTARRED QUESTION No. 1486

TO BE ANSWERED ON 15th MARCH, 2022 (TUESDAY)/ PHALGUNA 24, 1943(SAKA)

Pension updation and other facilities to the retired employees of NABARD

1486. SHRI PRASANNA ACHARYA:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that a sizeable number of Reserve Bank employees were transferred from RBI to NABARD during the time of its formation in 1982 on the written assurance by RBI that the salary, allowances and superannuation benefits would be maintained at par with RBI;

(b) whether pension updation/ revision which was granted to RBI employees in March 2019, has not been granted to NABARD pensioners, if so, the reasons therefor; and

(c) whether Government would advise NABARD to grant pension updation and other facilities to its retired employees on the line of RBI?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR. BHAGWAT KARAD)

(a) to (c): Reserve Bank of India (RBI) has informed that there is no record of such written assurance by RBI given to the employees transferred from RBI to NABARD during its formation in 1982.

Pension to National Bank for Agriculture and Rural Development's (NABARD) employees is governed by the National Bank for Agriculture and Rural Development Pension Regulations, 1993. In case of Reserve Bank of India, pension to its employees is governed by Reserve Bank of India Pension Regulations, 1990. Thus pension to NABARD pensioners and RBI pensioners are governed by different regulations made under separate Acts. Pensioners/Retirees of NABARD have been granted Dearness Relief on pension and the same has increased from time to time i.e. on half yearly basis. Further, 'no objection' of Government has been conveyed to the NABARD on 8.3.2022, subject to certain conditions, for allowing the option of switching over from Contributory Provident Fund to the pension scheme, to the existing employees, retirees and family members of the deceased employees.

**GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP**

LOK SABHA

**UNSTARRED QUESTION NO.2033
TO BE ANSWERED ON 14.03.2022**

ECONOMIC SURVEY OF INDIA

2033. SHRI BENNY BEHANAN:

Will the Minister of SKILL DEVELOPMENT AND ENTREPRENEURSHIP be pleased to state:

- (a) whether the Government is aware that the Economic Survey of India (ESI) 2021-2022 has revealed that females have consistently received lesser Vocational Training than males since last three year and if so, the reasons therefor;
- (b) whether the Government has formulated a plan of action to address the gender bias in skilling to ensure females have equal access to training and skill development programmes and if so, the details thereof and if not, the reasons therefor;
- (c) whether the Government is aware that the Economic Survey of India 2021-2022 reported that the rural population receives lesser training than urban population and if so, the reasons therefor; and
- (d) whether the Government has formulated a plan of action to address the urban-rural divide and ensure equitable and fair access of training and skill development programmes to rural and urban populations?

ANSWER

**MINISTER OF STATE IN THE MINISTRY OF
SKILL DEVELOPMENT AND ENTREPRENEURSHIP
(SHRI RAJEEV CHANDRASEKHAR)**

(a) Yes. The Government is aware of the phenomenon mentioned above. But, in case the figures in the Economic Survey of India (ESI) 2021-22 are interpreted in the context of vast differences between Labour Force Participation rates of Males and Females, the same facts and figures would show an opposite picture of higher percentage of skilled females in the female labour force, as compared to the corresponding figures for males. In Table 1 below, the distribution of persons who received formal vocational/technical training (in percent) is shown (on the basis of which the conclusion drawn in part (a) of the question appears to be true):

Table 1:

| Period Labour Force Survey (PLFS) | All India (Age Group- 15-59 years) | | |
|-----------------------------------|------------------------------------|--------|-------|
| | Male | Female | Total |
| PLFS 2017-18 | 2.3 | 1.7 | 2.0 |
| PLFS 2018-19 | 2.8 | 2.0 | 2.4 |

| | | | |
|--------------|-----|-----|-----|
| PLFS 2019-20 | 3.5 | 2.9 | 3.2 |
|--------------|-----|-----|-----|

Source: Period Labour Force Surveys

Table 2 below is based on Survey Estimates as mentioned in the same PLFS Reports 2017-18 to 2019-20 as taken from the Economic Survey of India, 2021-22. As may be seen, in India, the female participation in Labour Force is approximately one-third (1/3rd) (or, a little more), of Male participation [12.24 Crore of females vis-a-vis 38.73 Crore of males in 2017-18, 12.45 Crore of females vis-a-vis 39.37 Crore of males in 2018-19 and 15.47 Crore of females vis-a-vis 40.87 Crore of males in 2019-20]. This table is given below:

Table 2: Estimates of Labour Force for the years 2017-18 to 2019-20 (all ages; principal status+ subsidiary status, in crore)

| Labour Force | Male | Female | Total |
|--------------|-------|--------|-------|
| 2017-18 | 38.73 | 12.24 | 50.97 |
| 2018-19 | 39.37 | 12.45 | 51.82 |
| 2019-20 | 40.87 | 15.47 | 56.34 |

Source: Table 7 of Chapter 10 of the Economic Survey of India, 2021-22

Hence, if calculated as a percentage of labour force, Table-1 actually shows a much higher rate of skilling in Female labour force than in Male labour force since Table 1 shows the percentage of skilled persons in male, female and total population in which female population is approximately 48.5% whereas in terms of labour force participation, women number around 25%.

As far as the MSDE Schemes are concerned,

Not only the MSDE but many other Ministries, State Government and Private sector players have skilling programmes and the PLFS Reports as well as the Economic Survey are taking into account all skilling programmes of not only the Ministry but in the entire eco-system, with substantial shares of State Governments and Private Sector as well. The fact that the skilling schemes are demand-driven, if combined with the analysis in terms of figures in Table 1 at the top, **rather implies that the women are getting skilled at a higher rate than men in the labour force**, thus showing skilling to be an aspirational achievement for women who are coming out in higher numbers than ever before to skill themselves and offer their labour to the market for monetization rather than keeping entirely within the confines of their homes where their labour do not command any monetary value.

(b) Ministry of Skill Development and Entrepreneurship (MSDE) is implementing various programmes to encourage skilling and entrepreneurship in the country which aims at stimulating employment opportunities among women of various socio-economic levels and different age groups. Inclusive skill development, with the objective of increased women participation for better economic productivity **is one of the focus areas of the National Policy on Skill Development & Entrepreneurship, 2015.**

In Jan Sikshan Sansthan scheme, focus is given to Women, SC, ST, OBC and Minorities. The Third-Party Evaluation study report conducted by Indian Institute of Public Administration (IIPA) during 2020-21 has shown that this scheme is very effective for empowerment of women since the representation of women is around 80%.

The Directorate General of Training (DGT) of MSDE, under its Craftsmen Training Scheme (CTS), meant for the Individual Training Institute (ITIs) has imparted long-term vocational training. The government has made a provision of 30% reservation of seats for women candidates all over the country in Industrial Training Institutes (ITIs) and Industrial Training Centers (ITCs). The vocational training to women, is implemented through a network of 19 National Skill Training Institutes for Women (NSTI-W).

Special Provisions are also made to support the female candidates in Common Norms governing implementation of skilling schemes of the Government of India.

(c) Under Skill India Mission, MSDE is delivering skills through various skill development schemes/programmes viz. Pradhan Mantri Kaushal Vikash Yojana (PMKVY), National Apprenticeship Promotion Scheme (NAPS), Jan Shikshan Sansthan (JSS) and Craftsmen Training Scheme (CTS) through Industrial Training Institutes (ITIs) for entire India including rural population. Since 2015-16, more than 351 lakh candidates have been trained by MSDE under these schemes including those from rural areas. Apart from MSDE, Ministry of Rural Development is running schemes viz. DeenDayalUpadhyayaGrameenKaushalya Yojana (DDU-GKY) and Rural Self Employment Training Institutes (RSETI) Scheme. RSETI, an initiative of Ministry of Rural Development (MoRD) to have dedicated infrastructure in each district of the country to impart training and skill up gradation of rural youth geared towards entrepreneurship development. RSETIs are managed by banks with active co-operation from the Government of India and State Governments. DDU-GKY is a part of the National Rural Livelihood Mission (NRLM), tasked with the dual objectives of adding diversity to the incomes of rural poor families and cater to the career aspirations of rural youth. From 2018-19 to 2020-21, 10,42,838 candidates have been trained.

DDU-GKY is uniquely focused on rural youth between the ages of 15 and 35 years from poor families. As a part of the Skill India campaign, it plays an instrumental role in supporting the social and economic programs of the government like the Make In India, Digital India, Smart Cities and Start-Up India, Stand-Up India campaigns. From 2018-19 to 2020-21, total 5,26,975 candidates have been trained

The Central Government and Ministry of Agriculture & Farmers Welfare have introduced various central schemes / programmes to impart and promote skilling in agriculture through Agriculture Skill Council of India. Imparting of skills is essential to improve on the traditional agriculture skills, as also, to infuse new skill sets and techniques for sustainable growth and development. The skills in farming agriculture are imparted to the rural youths and farmers in agriculture and allied sectors including women in Agriculture Sector.

Focussed agriculture segments: Agriculture Crop Production, Seed Industry Segment, Farm Mechanisation & Precision Farming, Production Horticulture, Amenity Horticulture and Landscaping, Post – Harvest, Supply Chain Management, Animal Husbandry, Dairy Farm Management, Poultry Farm Management, Fisheries and other allied segments

(d) Currently, MSDE is delivering skills through more than 750 PMKKs, 304 JSSs, 14,722 ITIs to rural and urban population. The Jan Sikshan Sansthan (JSS) initiative is one such step in the direction of realizing the unique demographic potential of urban slums and rural India. The main target of the JSS is to impart vocational skills to the non-

literate, neo-literate and the person having rudimentary level of education of 8th standard i.e., upto class 12th in the age group of 15-45 years with due relaxation in case of "Divyangjan" and other deserving cases. The scheme is women dominated and catering to the mandated target group. Under the Jan Shikshan Sansthan (JSS) scheme, the Non-Government Organisations (NGOs) engaged as the JSS go to the rural areas for outreach programmes for skill training. More than 50% of JSS beneficiaries are from rural areas and it has many number of skill training programme in agriculture and related areas.

Further, District Skill Committees (DSCs), under the guidance of respective State Skill Development Missions (SSDMs), are playing a key role in addressing the skill gap and assessing demand at the district level including in rural areas. The DSCs have been entrusted with the development of District Skill Development Plans (DSDPs) to promote decentralized planning and implementation at the grassroots. To build capacity of the DSCs and to help them manage skill development planning and program delivery, the Ministry of Skill Development and Entrepreneurship (MSDE) attaches Mahatma Gandhi National Fellows with the district administration. The Fellows are posted as part of their academic programme in premier management institutes, which has an in-built component of on-ground practical experience. So far, more than 510 DSDPs have been received from 31 States/ Union Territories. The DSDPs identify sectors in which employment opportunities and demand for skilling exists. These activities are performed under the World Bank assisted programme Skill Acquisition and Knowledge Awareness for Livelihood Promotion (SANKALP) for strengthening of skilling institutions.

GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
LOK SABHA
UNSTARRED QUESTION NO.1911
TO BE ANSWERED ON 14TH MARCH, 2022

GDP GROWTH AND EMPLOYMENT

1911. SHRI KARTI P. CHIDAMBARAM:

Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:

- (a) whether the Government is cognizant of several studies that indicate that the co-relation between GDP growth and employment had significantly weakened, since 2018;**
- (b) whether the Government is taking any steps to grow employment on par with GDP;**
- (c) whether it is true that 15 million jobs were permanently lost during the first wave of the pandemic;**
- (d) whether the Government has estimated the number of jobs permanently lost in the second and third waves of the pandemic; and**
- (e) whether any measures were taken after the first wave to prevent permanent job losses in the country?**

ANSWER

MINISTER OF STATE FOR LABOUR AND EMPLOYMENT
(SHRI RAMESWAR TELI)

(a) to (e): As per the Quarterly Periodic Labour Force Survey (PLFS) report for urban sector (available till March 2021) released by Ministry of Statistics & Programme Implementation (MOSPI), during the COVID-19 pandemic, the unemployment rate for urban sector rose to 20.8% and GDP also contracted to -23.8% (at constant prices) in the first quarter of 2020-21. With the revival of economy in the subsequent quarters of 2020-21, the unemployment rate showed a recovery to 9.3% along with GDP recovered to 1.6% (at constant prices) during the last quarter of 2020-21.

Further, as per quarterly PLFS report, the Worker Population Ratio (WPR) which went down to 36.4% during first quarter of 2020-21 also recovered to 43.1% during the last quarter of 2020-21.

Employment generation coupled with improving employability is the priority of the Government. Accordingly, the Government of India has taken various steps for generating employment in the country. The Government of India has announced Aatmanirbhar Bharat package to provide stimulus to business and to mitigate the adverse impact of Covid 19. Under this package, the Government is providing fiscal stimulus of more than Rs. Twenty Seven lakh crore. This package comprises of various long term schemes/ programmes/ policies for making the country self-reliant and to create employment opportunities.

Aatmanirbhar Bharat Rojgar Yojana (ABRY) has been launched with effect from 1st October, 2020 as part of Atmanirbhar Bharat package 3.0 to incentivize employers for creation of new employment along with social security benefits and restoration of loss of employment during Covid-19 pandemic. This scheme being implemented through the Employees' Provident Fund Organisation (EPFO), seeks to reduce the financial burden of the employers and encourages them to hire more workers. The terminal date for registration of beneficiaries has been extended from 30.06.2021 to 31.03.2022. Benefits have been provided to 50.81 lakh beneficiaries through 1.33 lakh establishments till 28.02.2022.

Pradhan Mantri Mudra Yojana (PMMY) is being implemented by the Government for facilitating self-employment. Under PMMY, collateral free loans upto Rs. 10 lakh, are extended to micro/small business enterprises and to individuals to enable them to setup or expand their business activities. Upto 04.03.2022, 33.91 crore loans were sanctioned under the scheme.

Government had launched the Garib Kalyan Rojgar Abhiyaan (GKRA) of 125 days on 20th June, 2020 to boost employment and livelihood opportunities for returnee migrant workers and similarly affected persons including youth in rural areas, in 116 selected districts across 6 States of Bihar, Jharkhand, Madhya Pradesh, Odisha, Rajasthan and Uttar Pradesh. The Abhiyaan has achieved an employment generation of 50.78 crore person days with a total expenditure of Rs. 39,293 crore.

PM GatiShakti is a transformative approach for economic growth and sustainable development. The approach is driven by seven engines, namely, Roads, Railways, Airports, Ports, Mass Transport, Waterways, and Logistics Infrastructure. This approach is powered by Clean Energy and Sabka Prayas leading to huge job and entrepreneurial opportunities for all.

The Government has put emphasis on railways, roads, urban transport, power, telecom, textiles and affordable housing amid continued focus on the National Infrastructure Pipeline. Budget 2021-22 launched Production Linked Incentive (PLI) schemes, with an outlay of Rs. 1.97 lakh crore, for a period of 5 years starting from 2021-22. All these initiatives are expected to collectively generate employment and boost output in the medium to long term through multiplier-effects.

The Government of India is encouraging various projects involving substantial investment and public expenditure on schemes like Prime Minister's Employment Generation Programme (PMEGP) of the Ministry of Micro, Small & Medium Enterprises, Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) & Pt. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) of the Ministry of Rural Development, Deen Dayal Antodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) of the Ministry of Housing & Urban Affairs etc. for employment generation.

Besides these initiatives, various flagship programmes of the Government such as Make in India, Digital India, Smart City Mission, Atal Mission for Rejuvenation and Urban Transformation, Housing for All, Infrastructure Development and Industrial Corridors are also oriented towards generating employment opportunities.

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF ECONOMIC AFFAIRS

RAJYA SABHA

UNSTARRED QUESTION NO. 1500

TO BE ANSWERED ON TUESDAY, MARCH 15, 2022/ 24 PHALGUNA, 1943 (SAKA)

FISCAL DEFICIT

1500. SHRI RIPUN BORA:

Will the Minister of Finance be pleased to state:

- (a) whether actual fiscal deficit in GDP was 9.3 per cent in 2020-21 and is now estimated at 6.4 per cent in 2022-23;
- (b) if so, whether the Centre's fiscal deficit at the end of November 2021 came at 46.2 per cent of the financial year 2022-23 Budget Estimate on the back of robust revenues;
- (c) if so, how the sharp cuts of 240 basis points in Government expenditure could continue growth prospects; and
- (d) whether it will sustain the 6.4 per cent or result in the deficit on estimated GDP over 10 per cent?

A N S W E R

MINISTER OF STATE FOR FINANCE (SHRI PANKAJ CHAUDHARY)

- (a): In FY 2020-21, the fiscal deficit was 9.2 per cent of GDP. It is estimated at 6.4 per cent of GDP in Budget Estimates (BE) 2022-23.
- (b): Fiscal deficit at the end of November, 2021 was 46.2 per cent of BE 2021-22.
- (c): Total expenditure of the Central Government has been estimated to increase from about Rs. 34.83 lakh crore in BE 2021-22 to about Rs. 37.70 lakh crore in Revised Estimates (RE) 2021-22. In BE 2022-23, total expenditure is estimated at about Rs. 39.45 lakh crore.
- (d): Fiscal deficit is estimated at 6.4% of GDP in BE 2022-23.

GOVERNMENT OF INDIA
MINISTRY OF FINANCE

RAJYA SABHA
STARRED QUESTION NO. - 150
(ANSWERED ON - 15.03.2022)

PERCENTAGE OF TAX PAYERS IN THE COUNTRY

150. SHRI ANIL DESAI :

Will the Minister of Finance be pleased to state :

- (a) the number of persons who are paying income tax in the country;
- (b) the total percentage of tax payers vis-à-vis population of the country;
- (c) whether Government has assessed the number of persons whose income comes under tax net but are not paying any tax, If so, the details thereof ;
and
- (d) the steps Government has taken to cover the leftover population in the tax net ?

ANSWER

THE FINANCE MINISTER
(SMT NIRMALA SITHARAMAN)

(a), (b), (c) & (d): A statement is laid on the table of the House.

STATEMENT REFERRED TO IN REPLY TO PARTS (A) TO (D) OF RAJYA SABHA STARRED QUESTION NO. *150 FOR ANSWER ON 15.03.2022 BY SHRI ANIL DESAI REGARDING 'PERCENTAGE OF TAX PAYERS IN THE COUNTRY'

a. 8,13,22,263 persons* have paid income tax in the country during Assessment Year (A.Y.) 2020-21 relevant to Financial Year(F.Y.) 2019-20.

*(persons include individuals, Hindu Undivided Family, Association of Persons, Body of Individuals, Firms, Local Authority, Artificial Juridical persons who pay income tax and who have either filed a Return Of Income for the relevant A.Y. or in whose case tax has been deducted at source in the relevant Financial Year but the taxpayer has not filed the Return of Income)

(b): Total number of taxpayers** for AY 2020-21 is 8,22,83,407. The projected total population of the country as on 1st March, 2021 as per the Population Projections for India and States 2011-2036, 'Report of the Technical Group on Population Projections' published by *mohfw.gov.in* is 136,30,06,000.

** (Taxpayers include persons who pay income tax and corporate tax and who have either filed a Return Of Income for the relevant A.Y. or in whose case tax has been deducted at source in the relevant F.Y. but the taxpayer has not filed the Return of Income)

(c): The government has implemented the **Non Filers Monitoring System (NMS)** which assimilates and analyses in-house information as well as transactional data received from third-parties to identify such persons/entities who have undertaken high value financial transactions with potential tax liabilities but have not filed their returns. 10 Cycles of NMS have been run so far.

(d): The Government has taken several steps to cover the leftover population in the tax net. They include :

(i) Apart from NMS, the Income tax Department has launched 'Project Insight' to strengthen the non-intrusive information (relating to transactions and income) driven approach to increasing tax compliance. Project Insight's focus is on three goals namely: Promote voluntary compliance and deter non-compliance, to impart confidence that all eligible persons pay appropriate tax and to promote fair and judicious tax administration.

- (ii) The scope of Tax Deduction at Source/Tax Collection at Source (TDS/TCS) has been further expanded for widening the tax base by bringing several new transactions into the ambit of TDS and TCS. In order to promote furnishing of ITRs, a special provision has been inserted in the Income Tax Act, 1961 by Finance Act-2021 to deduct/collect tax at higher rates in case of certain persons who have not filed their ITRs for both of the preceding two previous years and the tax deducted/collected was greater than Rs.50,000 in each of the two years.
- (iii) Quoting of Permanent Account Number (PAN) has been made mandatory for specified transactions. The list of specified transactions has been expanded to seed high value transactions with PAN.
- (iv) Operationalization of the Annual Information Statement (AIS) in October, 2021 which is a comprehensive view of information relating to transactions and income for a taxpayer. The objective of AIS is to display complete and accurate information to the taxpayer, enable taxpayer feedback and enable seamless e-filing of returns. A simplified Taxpayer Information Summary (TIS) has also been generated for each taxpayer which shows aggregated value for the taxpayer for ease of filing returns.
- (v) In addition to the above measures the Department seeks to bring more non-filers into the tax net by formulating region-specific strategies by the field authorities for identifying potential non-filers, holding of outreach programmes to encourage voluntary compliance and extensive use of mass media for creating awareness, issuing statutory notices to enforce compliance, simplification in income-tax returns and filing process to encourage voluntary filing. E-mails and SMS reminders are issued to taxpayers to file ITRs and pay their due taxes.

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF REVENUE
RAJYA SABHA
UNSTARRED QUESTION NO-1506
ANSWERED ON – 15.03.2022

TAXES/ SURCHARGES LEVIED ON PETROL AND DIESEL

1506 **Shri M. Mohamed Abdulla:**

Will the Minister of **FINANCE** be pleased to state:-

- (a) The amount of Central and State taxes, levies and surcharges levied on per litre of petrol, the details thereof;
- (b) The amount of Central and State taxes, levies and surcharges levied on per litre of diesel, the details thereof;
- (c) whether Government has any plans to bring petroleum products under GST, if so, the details thereof;
- (d) if not, the reasons therefor; and
- (e) the quantity of petroleum products imported by India, year-wise from 2014, the details thereof

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) and (b) The details of total central excise duty (including cess and surcharge) on per litre petrol and diesel is given as under:

| Commodity | Central Excise Duty (in Rs.) |
|--------------------|-------------------------------------|
| Petrol (unbranded) | 27.90 |
| Petrol (branded) | 29.10 |
| Diesel (unbranded) | 21.80 |
| Diesel (branded) | 24.20 |

Petrol and Diesel attracts State VAT, the rate of which varies from state to state.

(c) and (d) Article 279 A (5) of the Constitution prescribes that the Goods and Service Tax Council shall recommend the date on which the goods and services tax be levied on petroleum crude, high speed diesel, motor spirit (commonly known as petrol), natural gas and aviation turbine fuel (ATF). Also, as per the section 9(2) of the CGST Act, inclusion of these products in GST will require recommendation of the GST Council. So far, the GST Council, in which the states are also represented, has not made any recommendation for inclusion of these goods under GST.

(e) Import data for petroleum products is given as under:

(in '000 Metric Tonnes)

| Year | Crude Oil | Motor Spirit | High Speed Diesel | Aviation Turbine Fuel |
|------------------|------------------|---------------------|--------------------------|------------------------------|
| 2014-15 | 189435 | 372 | 124 | 140 |
| 2015-16 | 202850 | 1012 | 177 | 286 |
| 2016-17 | 213932 | 476 | 1008 | 338 |
| 2017-18 | 220433 | 174 | 1361 | 300 |
| 2018-19 | 226498 | 670 | 555 | 259 |
| 2019-2020 | 226955 | 2146 | 2796 | 65 |
| 2020-21 | 196461 | 1351 | 648 | 0 |
| 2021-22(Apr-Jan) | 175900 | 672 | 65 | 0 |

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT**

LOK SABHA

**UNSTARRED QUESTION NO. 2024
TO BE ANSWERED ON 14.03.2022**

CONTRIBUTION OF EMPLOYEES AND EPF

† 2024. SHRI NIHAL CHAND:

Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:

- (a) the details of the contribution of basic salary of employees under the Employees Provident Fund as prescribed by the Government;**
- (b) whether the Government proposes to bring any change in the said contribution, if so, the details thereof;**
- (c) the details of benefits provided to the employees through EPF Scheme at present by the Government; and**
- (d) whether the Government proposes to provide better facilities to employees, if so, the details thereof?**

ANSWER

**MINISTER OF STATE FOR LABOUR AND EMPLOYMENT
(SHRI RAMESWAR TELI)**

(a): Under the Employees' Provident Fund (EPF) Scheme, 1952, an employee of any covered establishment drawing monthly wages up to Rs. 15,000 is statutorily required to join the fund and to contribute 12% of wages, which includes basic wages, dearness allowance and retaining allowance, if any.

(b): The Code on Social Security, 2020 (36 of 2020), was notified on 29.09.2020, which subsumes 9 Central labours laws including the Employees' Provident Funds and Miscellaneous Provisions Act, 1952. There is a provision under section 16 of the said Code which enables the Central Government to prescribe, by notification, different rates of employees' contribution for specified period for any class of employee. However, the said Code has not yet come into force.

Contd..2/-

(c) & (d): A member of the EPF Scheme, 1952 is entitled to the benefit of withdrawal and advance from the EPF as per the provisions contained in the said scheme. Further, the Scheme was amended in March, 2020 by inserting the provision for allowing non-refundable advance to EPF members during Pandemic / Epidemic. This provision allowed EPF members to avail advance from their EPF account to the extent of 75 per cent of their balance or three-month wages whichever is less. The EPF members who have already availed the first COVID-19 advance can also opt for a second advance. A member is also entitled for credit of interest on his/her PF accumulations each year.

The steps being taken by the Employees' Provident Fund Organisation (EPFO) for providing faster settlement of all types of PF claims are as under:

- I. Allocation of Universal Account Numbers (UAN) to members of PF for consolidation of previous PF accounts and portability in case of change of employment.**
- II. Online Transfer Claim Portal (OTCP) has been introduced to facilitate seamless transfer of claims.**
- III. The facility for submission of claim forms through online mode has been introduced for those subscribers who have seeded their KYCs against the UAN.**
- IV. The services of EPFO for employees have also been integrated and offered through the Unified Mobile Application for New-age Governance (UMANG) Application, which enables a member to access his passbook, track the status of his claim, submit online claim form, etc.**
- V. A single-page Composite Claim Form has been introduced by replacing the erstwhile multiple Claim Forms for withdrawals.**
- VI. A member is no longer required to submit documents e.g. medical certificate and may only self-certify to avail withdrawals.**
- VII. The entire payment to subscribers is done electronically through National Electronic Funds Transfer (NEFT) system.**

The provisions relating to facilities to the employees covered under EPFO are determined by the provisions of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 and the schemes framed thereunder and their betterment is an ongoing exercise.

**GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF EXPENDITURE**

**LOK SABHA
UNSTARRED QUESTION NO. 1951**

TO BE ANSWERED ON MONDAY, MARCH 14, 2022/PHALGUNA 23, 1943 (SAKA)

Allocation and Utilisation of Funds

**1951. SHRIMATI SANDHYA RAY
DR. DHAL SINGH BISEN
DR. RAMAPATI RAM TRIPATHI**

Will the Minister of FINANCE be pleased to state:

- (a) the details of funds allocated/provided by the Union Government to the States including Madhya Pradesh and Uttar Pradesh for development of various schemes during the last five years, year-wise and department-wise;
- (b) whether the said funds have been utilised by the States including Madhya Pradesh and Uttar Pradesh;
- (c) if so, the details of funds received, spent and the unspent amount during the said period, year/ department/ item-wise;
- (d) whether the Government has an existing auditing mechanism to look into the amount of funds utilized so far and if so, the details thereof along with the reasons for non-utilization the unspent funds; and
- (e) the steps taken by the Government to ensure timely utilization of the entire funds by the States?

ANSWER

**MINISTER OF STATE FOR FINANCE
(SHRI PANKAJ CHAUDHARY)**

(a): The Union Government provides resources to States including the States of Madhya Pradesh and Uttar Pradesh through Ministries/Departments under the heads Tax Devolution, Finance Commission Transfers, Centrally Sponsored Schemes (CSS), Central Sector Schemes (CS), ACA for EAPs, Special Assistance etc. Summarized details of 'Transfer of Resources to States' during the last five years 2016-17 to 2020-21 are as follows:

| | | (Rs. in crore) | | | | |
|---------|--|----------------|---------|---------|---------|---------|
| Sl. No. | Items | 2016-17 | 2017-18 | 2018-19 | 2019-20 | 2020-21 |
| 1 | Tax Devolution to States | 608000 | 673005 | 761454 | 650678 | 594997 |
| 2 | Transfers to States excluding Tax Devolution | 372562 | 408292 | 425985 | 466648 | 674389 |
| | Of which | | | | | |
| (a) | Centrally Sponsored Scheme | 225848 | 262043 | 271478 | 275428 | 308306 |
| (b) | Central Sector Schemes | 2407 | 15964 | 13629 | 12864 | 16143 |
| (c) | Finance Commission Transfers | 95550 | 92244 | 93704 | 123710 | 184063 |

Source: Union Budgets 2018-19 to 2022-23

(b) to (e): As per the extant practice, release of funds to the States under various programmes including Schemes/Programmes mandated by the Finance Commission are governed by prescribed guidelines of the respective Schemes/Programmes, submission of Utilization Certificates for funds released as per General Financial Rules (GFRs) and funds that remain unutilized are adjusted towards the Grants-in-Aid payable during the next years. The Ministries/Departments of the Union Government conduct regular evaluation of the Schemes being implemented by them. The NITI Aayog also conducts concurrent evaluation of the selected Programmes/Schemes.

MINISTRY OF FINANCE
DEPARTMENT OF ECONOMIC AFFAIRS
ECONOMIC DIVISION

LOK SABHA
UNSTARRED QUESTION NO. 1894
TO BE ANSWERED ON MARCH 14, 2022

LOW INCOME STATES

1894. SHRI KOMATI REDDY VENKAT REDDY:
SHRI MANNE SRINIVAS REDDY:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the low-income States are deprived on many fronts and they have low accessibility to credit, low investments, low power availability and accessibility, and high energy costs whereas at the same time the high-income States have a big share in industry and commerce because they are not deprived on the same fronts; and

(b) if so, the details thereof and the reasons therefor along with the corrective steps being taken in this regard?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHURY)

(a) and (b) The reasons for a state to be low-income are several and includes historical, geographical and socio-political reasons, among others. Ensuring equitable growth of Indian states has been a priority for several governments in independent India and more so for the present government. In order to achieve this, several mechanisms have been put in place, which are aimed at transferring resources from the Centre to the states.

As per the recommendations of the Fifteenth Finance Commission, the share of states in the central taxes for the 2021-26 period is 41%, with the larger share going to low income and more populous states. In addition, the Finance Commission has also recommended several other specific and non-specific grants.

The Union Budget also implements schemes and programmes which involve transfer of resources from the Centre to the states, which suitably augments the flow of resources. Most recently, under the Scheme for "Special Assistance to States for Capital Expenditure", about Rs. 12,000 crore was earmarked in FY 2020-21. This helped to sustain state level capital expenditure in the pandemic year. In view of the positive response to the scheme and considering the requests of the State Governments, the Government decided to continue the scheme in the year 2021-22.

The outlay of the 'Scheme for Financial Assistance to States for Capital Investment', increased from Rs. 15,000 crore in R.E of 2021-22 to Rs. 1 lakh crore in B.E of 2022-23. This will lead to more equitable growth experience for Indian states and help in closing the income gap between them.

To further give a boost to infrastructure, PM Gati Shakti, an initiative aimed at synergizing the infrastructure projects of all key infrastructure Ministries for planning and coordinated execution of nation-wide infrastructure projects including all the State Governments was launched. PM Gati Shakti can prove to be a watershed intervention enabling further investment in low-income states. Further, several initiatives such as National Infrastructure Pipeline (NIP) and National Monetization Plan (NMP), have been taken to propel the infrastructure investment. To give a special boost to infrastructure projects in North Eastern States, North East Special Infrastructure Development Scheme (NESIDS) was launched. Under NESIDS, financial assistance is provided for projects of physical infrastructure relating to water supply, power, connectivity to promote tourism; and for projects of social sector for creation of infrastructure for primary and secondary education and health. As on 3rd February 2022, 110 projects worth Rs.2563.14 crore have been sanctioned in the North Eastern States under NESIDS, which are at various stages of implementation.

To enhance availability of capital to states, Union Cabinet in 2017 approved the policy guidelines to allow financially sound State Government entities to borrow directly from bilateral ODA (Official Development Assistance) partners for implementation of vital infrastructure projects. This is also helping to accelerate the pace of investment in major infrastructure projects in the country, bringing more equitable growth to Indian states.

To enhance accessibility, UDAN scheme was launched in 2016 to enhance air connectivity in tier II and III cities. As on 7th Feb 2022, out of 948 valid routes, 403 routes involving 65 airports (including 8 heliports & 02 water aerodromes) have been operationalised across the country. This has increased connectivity among the states contributing to their development.

To enhance power availability, Government of India has taken various initiatives including DeenDayal Upadhyaya Gram Jyoti Yojana (DDUGJY), Integrated Power Development Scheme (IPDS) and Ujjwal Discom Assurance Yojana (UDAY) to help states achieve the objective of providing uninterrupted power supply to all households. As per independent surveys, the availability of power in rural areas has gone up from an average of 12 hours in 2015-16 to 20.6 hours in the year 2020; and in the urban areas, the availability of power has gone up to 22 hours. In May, 2021, the average availability of power in the rural areas was 22.17 hours, and in urban areas it was 23.33 hours.

The government's vision is also that promoting R&D, innovation, product & IPR creation more equitably across all states is one way of closing the income gap between them. As on 27th December 2021, Software Technology Parks of India has 62 centres of which 54 centres are in Tier-II/III cities. These centres are playing an important role in promoting software exports, R&D, innovation, and tech-driven entrepreneurship in tier-II/III cities, enabling the closure of income gap between Indian states.

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
LOK SABHA
UNSTARRED QUESTION NO.1885
TO BE ANSWERED ON 14TH MARCH, 2022**

SUICIDE CASES DUE TO UNEMPLOYMENT

1885. SHRI DHARAMBIR SINGH:

Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:

- (a) whether it is a fact that a number of people are committing suicide due to unemployment in the country;**
- (b) if so, the details thereof and the number suicide cases that came to notice of the Government during the last five year; State-wise; and**
- (c) the steps taken/being taken by the Government in this regards?**

ANSWER

MINISTER OF STATE FOR LABOUR AND EMPLOYMENT

(SHRI RAMESWAR TELI)

(a) & (b): As per National Crime Records Bureau (NCRB), Ministry of Home Affairs publication 'Accidental Deaths and Suicides in India' (ADSI), the State/UT-wise number of suicide registered due to unemployment during the last five year is at Annexure.

(c): To address the burden of mental disorders, the Government is implementing the National Mental Health Programme (NMHP) and is supporting implementation of the District Mental Health Programme (DMHP) under NMHP in 692 districts of the country. The programme aims to provide suicide prevention services, work place stress management, life skills training and counselling in schools and colleges; mental health services including prevention, promotion and long-term continuing care at different levels of district healthcare delivery system and promote community awareness and participation in the delivery of mental healthcare services.

Employment generation coupled with improving employability is the priority of the Government. Accordingly, the Government of India has taken various steps for generating employment in the country. The Government of India has announced Aatmanirbhar Bharat package to provide stimulus to business and to mitigate the adverse impact of pandemic. Under this package, the Government is providing fiscal stimulus of more than Rs. Twenty Seven lakh crore. This package comprises of various long term schemes/ programmes/ policies for making the country self-reliant and to create employment opportunities.

Aatmanirbhar Bharat RojgarYojana (ABRY) has been launched with effect from 1st October, 2020 as part of Atmanirbhar Bharat package 3.0 to incentivize employers for creation of new employment along with social security benefits and restoration of loss of employment during Covid-19 pandemic. This scheme being implemented through the Employees' Provident Fund Organisation (EPFO), seeks to reduce the financial burden of the employers and encourages them to hire more workers. The terminal date for registration of beneficiaries has been extended from 30.06.2021 to 31.03.2022. Benefits have been provided to 50.81 lakh beneficiaries through 1.33 lakh establishments till 28.02.2022

Pradhan Mantri Mudra Yojana (PMMY) is being implemented by the Government for facilitating self-employment. Under PMMY, collateral free loans upto Rs. 10 lakh, are extended to micro/small business enterprises and to individuals to enable them to setup or expand their business activities. Upto 04.03.2022, 33.91 crore loans were sanctioned under the scheme.

Government had launched the Garib Kalyan Rojgar Abhiyaan (GKRA) of 125 days on 20th June, 2020 to boost employment and livelihood opportunities for returnee migrant workers and similarly affected persons including youth in rural areas, in 116 selected districts across 6 States of Bihar, Jharkhand, Madhya Pradesh, Odisha, Rajasthan and Uttar Pradesh. The Abhiyaan has achieved an employment generation of 50.78 crore person days with a total expenditure of Rs. 39,293 crore.

PM GatiShakti is a transformative approach for economic growth and sustainable development. The approach is driven by seven engines, namely, Roads,

Railways, Airports, Ports, Mass Transport, Waterways, and Logistics Infrastructure. This approach is powered by Clean Energy and Sabka Prayas leading to huge job and entrepreneurial opportunities for all.

The Government has put emphasis on railways, roads, urban transport, power, telecom, textiles and affordable housing amid continued focus on the National Infrastructure Pipeline. Budget 2021-22 launched Production Linked Incentive (PLI) schemes, with an outlay of Rs. 1.97 lakh crore, for a period of 5 years starting from 2021-22. All these initiatives are expected to collectively generate employment and boost output in the medium to long term through multiplier-effects.

The Government of India is encouraging various projects involving substantial investment and public expenditure on schemes like Prime Minister's Employment Generation Programme (PMEGP) of the Ministry of Micro, Small & Medium Enterprises, Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) & Pt. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) of the Ministry of Rural Development, Deen Dayal Antodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) of the Ministry of Housing & Urban Affairs etc. for employment generation.

Besides these initiatives, various flagship programmes of the Government such as Make in India, Digital India, Smart City Mission, Atal Mission for Rejuvenation and Urban Transformation, Housing for All, Infrastructure Development and Industrial Corridors are also oriented towards generating employment opportunities.

Annexure referred to in reply to part (b) of the Lok Sabha Unstarred Question No. 1885 due for reply on 14.03.2022

State/UT-wise details of suicide cases registered due to unemployment from 2016 to 2020

| State/UT | Cases Registered | | | | |
|-------------------|------------------|-------------|-------------|-------------|-------------|
| | 2016 | 2017 | 2018 | 2019 | 2020 |
| ANDHRA PRADESH | 36 | 55 | 44 | 71 | 88 |
| ARUNACHAL PRADESH | 1 | 0 | 6 | 0 | 0 |
| ASSAM | 210 | 169 | 156 | 155 | 234 |
| BIHAR | 0 | 6 | 0 | 8 | 12 |
| CHHATTISGARH | 45 | 9 | 34 | 16 | 23 |
| GOA | 15 | 13 | 6 | 19 | 43 |
| GUJARAT | 295 | 263 | 318 | 219 | 229 |
| HARYANA | 50 | 36 | 154 | 13 | 27 |
| HIMACHAL PRADESH | 12 | 40 | 94 | 64 | 20 |
| JHARKHAND | 44 | 108 | 154 | 232 | 217 |
| KARNATAKA | 224 | 375 | 464 | 553 | 720 |
| KERALA | 127 | 156 | 147 | 81 | 122 |
| MADHYA PRADESH | 100 | 49 | 44 | 57 | 65 |
| MAHARASHTRA | 403 | 379 | 394 | 452 | 625 |
| MANIPUR | 0 | 0 | 1 | 3 | 1 |
| MEGHALAYA | 4 | 1 | 4 | 7 | 8 |
| MIZORAM | 0 | 0 | 2 | 0 | 2 |
| NAGALAND | 5 | 0 | 1 | 1 | 2 |
| ODISHA | 88 | 21 | 34 | 17 | 6 |
| PUNJAB | 22 | 23 | 26 | 74 | 105 |
| RAJASTHAN | 42 | 53 | 55 | 117 | 118 |
| SIKKIM | 7 | 13 | 8 | 12 | 9 |
| TAMIL NADU | 259 | 357 | 251 | 251 | 336 |
| TELANGANA | 24 | 45 | 40 | 56 | 23 |
| TRIPURA | 34 | 0 | 0 | 0 | 12 |
| UTTAR PRADESH | 76 | 58 | 63 | 156 | 227 |
| UTTARAKHAND | 4 | 1 | 7 | 0 | 17 |
| WEST BENGAL | 109 | 95 | 75 | 40 | 42 |
| A & N ISLANDS | 1 | 1 | 0 | 1 | 0 |
| CHANDIGARH | 8 | 1 | 14 | 9 | 11 |
| D & N HAVELI | 3 | 0 | 0 | 0 | 4 |
| DAMAN & DIU | 1 | 3 | 3 | 0 | |
| DELHI (UT) | 41 | 58 | 98 | 118 | 148 |
| LAKSHADWEEP | 0 | 0 | 0 | 0 | 0 |
| JAMMU & KASHMIR | 8 | 11 | 39 | 40 | 46 |
| LADAKH | - | - | - | - | 0 |
| PUDUCHERRY | 0 | 5 | 5 | 9 | 6 |
| Total | 2298 | 2404 | 2741 | 2851 | 3548 |

Source: Accidental Deaths and Suicides in India, National Crime Records Bureau

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
LOK SABHA
UNSTARRED QUESTION NO.1873
TO BE ANSWERED ON 14TH MARCH, 2022**

WOMEN PARTICIPATION IN WORKFORCE

**1873. SHRIMATI POONAMBEN MAADAM:
SHRIMATI SUNITA DUGGAL:
SHRI JANARDAN SINGH SIGRIWAL:**

Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:

- (a) whether the Government has analysed data on participation of women in workforce in the Country in during the last year and if so, the details thereof;**
- (b) whether the Government is taking steps to increase women's participation in workforce and if so, the details of action taken;**
- (c) the number of women employee in the country against the male employees and the participation of women employee in the Country's GDP;**
- (d) the details of the percentage of working women across the country, State/UT-wise; and**
- (e) whether the Government has taken note that percentage of women on top posts is very less and if so, the details thereof and if not, the reasons therefore and the further steps taken/being taken by the Government in this regard?**

ANSWER

MINISTER OF STATE FOR LABOUR AND EMPLOYMENT

(SHRI RAMESWAR TELI)

(a) to (e): The data on Employment and Unemployment is collected through Periodic Labour Force Survey (PLFS) conducted by National Statistical Office (NSO), Ministry of Statistics & Programme Implementation (MOSPI). As per the latest PLFS report available for year 2019-20, the estimated Worker Population Ratio (WPR) on usual status basis for aged 15 years and above both for male and female was 73.0% and

28.7% respectively. Further, the State/UT-wise estimated female Worker Population Ratio (WPR) on usual status basis for aged 15 years and above is at Annexure.

Government has taken various steps to improve women's participation in the labour force and quality of their employment. A number of protective provisions have been incorporated in the labour laws for equal opportunity and congenial work environment for women workers. These includes enhancement in paid maternity leave from 12 weeks to 26 weeks, provision for mandatory crèche facility in the establishments having 50 or more employees, permitting women workers in the night shifts with adequate safety measures, etc.

Employment of women in the aboveground mines including opencast workings has been allowed between 7 pm and 6 am, and in below ground working between 6 am and 7 pm in technical, supervisory and managerial work where continuous presence may not be required.

The Equal Remuneration Act, 1976 now subsumed in the Code on Wages, 2019 provides that there shall be no discrimination in an establishment or any unit thereof among employees on the ground of gender in matters relating to wages by the same employer, in respect of the same work or work of similar nature done by any employee. Further, no employer shall make any discrimination on the ground of sex while recruiting any employee for the same work or work of similar nature in the conditions of employment, except where the employment of women in such work is prohibited or restricted by or under any law for the time being in force.

To enhance the employability of female workers, the Government is providing training to them through a network of Women Industrial Training institutes, National Vocational Training Institutes and Regional Vocational Training Institutes.

Annexure referred to in reply to part (a) to (e) of the Lok Sabha Unstarred Question No. 1873 due for reply on 14.03.2022

State/UT wise estimated female Worker Population Ratio (WPR) (in per cent) according to usual status for age group 15 years and above for year 2019-20

| Sl. No. | State/UT | Female WPR |
|---------|-------------------|-------------|
| 1 | AndhraPradesh | 37.6 |
| 2 | ArunachalPradesh | 20.8 |
| 3 | Assam | 14.2 |
| 4 | Bihar | 9.4 |
| 5 | Chhattisgarh | 52.1 |
| 6 | Delhi | 14.5 |
| 7 | Goa | 24.9 |
| 8 | Gujarat | 30.7 |
| 9 | Haryana | 14.7 |
| 10 | HimachalPradesh | 63.1 |
| 11 | Jharkhand | 35.2 |
| 12 | Karnataka | 31.7 |
| 13 | Kerala | 27.1 |
| 14 | MadhyaPradesh | 37.2 |
| 15 | Maharashtra | 37.7 |
| 16 | Manipur | 26.8 |
| 17 | Meghalaya | 44.1 |
| 18 | Mizoram | 34.9 |
| 19 | Nagaland | 31.1 |
| 20 | Odisha | 31.8 |
| 21 | Punjab | 21.8 |
| 22 | Rajasthan | 37.6 |
| 23 | Sikkim | 58.5 |
| 24 | TamilNadu | 38.3 |
| 25 | Telangana | 41.8 |
| 26 | Tripura | 23.5 |
| 27 | Uttarakhand | 30.1 |
| 28 | UttarPradesh | 17.2 |
| 29 | WestBengal | 23.1 |
| 30 | Andaman&N.Island | 25.9 |
| 31 | Chandigarh | 18.8 |
| 32 | Dadra&NagarHaveli | 52.3 |
| 33 | Daman&Diu | 34.8 |
| 34 | Jammu &Kashmir | 33.1 |
| 35 | Ladakh | 51.1 |
| 36 | Lakshadweep | 23.1 |
| 37 | Puducherry | 28.4 |
| | All India | 28.7 |

Source: Periodic Labour Force Survey (PLFS), July 2019- June 2020, M/o Statistics & Programme Implementation.

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF PUBLIC ENTERPRISES

LOK SABHA

UNSTARRED QUESTION No. 1847
TO BE ANSWERED ON 14.03.2022

Performance of PSEs

1847: SHRI G.M. SIDDESHWAR:

Will the Minister of FINANCE be pleased to state:

- (a) the performance of the Public Sector Enterprises (PSEs) in the country during the Covid-19 affected period;
- (b) the results of the Navratna companies during this period in critical sectors;
- (c) whether there has been any cost cutting efforts in these companies leading to job losses and if so, the details thereof; and
- (d) the names of PSEs who reduced the staff strength to manage the losses?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(DR. BHAGWAT KRISHANRAO KARAD)

(a) As per information available, there are 255 operational Central Public Sector Enterprises (CPSEs) as on 31.03.2021 with a total turnover of Rs.24,26,045 crore in 2020-21. Out of these, 177 CPSEs are profit making with total profit of Rs.1,89,320 crore. The total profit of profit making CPSEs has increased by 37.53% and the total loss of loss making CPSEs has decreased by 29.86% during FY 2020-21 over FY 2019-20.

(b to d) Based on the information provided by the Navratna CPSEs for FY 2020-21, the performance in terms of overall profit has shown improvement over the previous year in respect of most of the Navaratna CPSEs. None of the Navaratna CPSEs have reported loss of jobs due to cost cutting efforts.

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF PUBLIC ENTERPRISES

RAJYA SABHA

UNSTARRED QUESTION NO. 1516
TO BE ANSWERED ON 15.03.2022

Losses of Public Sector Undertakings (PSUs)

1516: Dr. Fauzia Khan:

Will the Minister of FINANCE be pleased to state:

- (a) whether a large number of Public Sector Undertakings (PSUs) of the Union Government are incurring huge losses;
- (b) if so, the quantum of losses incurred by those Undertakings during the last five years, PSU-wise; and
- (c) the steps taken to improve the performance of these loss-making PSUs?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(DR. BHAGWAT KRISHANRAO KARAD)

(a & b) As per information available, there are 24 Central Public Sector Enterprises (CPSEs) which are continuously incurring losses during FY 2016-17 to 2020-21 and the CPSEs wise quantum of losses incurred is given at **Annexure-I**.

(c) Improvement in the performance of CPSEs is a continuous process. Enterprise specific measures for their turnaround are taken by the administrative Ministries/Department having jurisdiction over the concerned CPSEs. These, inter alia, include business restructuring, formation of joint ventures, modernization and improved marketing strategies etc.

Annexure-I

Annexure referred to in reply to part (a & b) of Rajya Sabha Unstarred Question Number 1516 to be answered on 15.3.2022

Quantum of loss of 'Continuously Loss incurring CPSEs' during the period 2016-17 to 2020-21

Amount (Rs.Lakh)

| Sr. No. | CPSE Name | 2016-17 | 2017-18 | 2018-19 | 2019-20 | 2020-21 |
|---------|--|---------|---------|----------|----------|---------|
| 1 | HPCL BIOFUELS LTD. | -3072 | -7785 | -6755 | -8555 | -8008 |
| 2 | BHARAT PETRO RESOURCES LTD. | -20298 | -15926 | -4577 | -91503 | -179685 |
| 3 | HLL BIOTECH LTD. | -481 | -4217 | -4839 | -4818 | -3200 |
| 4 | IDPL (TAMILNADU) LTD. | -239 | -239 | -239 | -239 | -239 |
| 5 | INDIAN VACCINE CORP. LTD. | -20 | -153 | -48 | -45 | -3 |
| 6 | BHEL ELECTRICAL MACHINES LTD. | -424 | -602 | -546 | -546 | -546 |
| 7 | HMT MACHINE TOOLS LTD. | -12759 | -12925 | -6383 | -9872 | -13279 |
| 8 | NAINI AEROSPACE LTD. | -174 | -1063 | -1295 | -908 | -1104 |
| 9 | HINDUSTAN NEWSPRINT LTD. | -6015 | -10165 | -13186 | -13186 | -13186 |
| 10 | HOOGLY PRINTING COMPANY LTD. | -35 | -354 | -308 | -116 | -116 |
| 11 | NAGALAND PULP & PAPER COMPANY LTD. | -1739 | -1739 | -1739 | -1739 | -1739 |
| 12 | BRITISH INDIA CORPORATION LTD. | -10498 | -10620 | -10620 | -10620 | -10620 |
| 13 | POWERGRID NM TRANMISSION LTD. | -1895 | -8314 | -6356 | -2948 | -3705 |
| 14 | NORTH EASTERN REGIONAL AGRI. MARKETING CORP.LTD. | -589 | -662 | -698 | -698 | -630 |
| 15 | P E C LTD. | -9284 | -5695 | -49965 | -49965 | -49965 |
| 16 | AIR INDIA LTD. | -628154 | -533774 | -847480 | -776573 | -701742 |
| 17 | ALLIANCE AIR AVIATION LTD. | -28806 | -27133 | -29240 | -23520 | -36009 |
| 18 | FRESH & HEALTHY ENTERPRISES LTD. | -1366 | -1062 | -839 | -645 | -484 |
| 19 | TCIL LAKHNADONE TOLL ROAD LTD. | -464 | -159 | -6 | -756 | -300 |
| 20 | HOTEL CORPN. OF INDIA LTD. | -5957 | -6032 | -6863 | -5555 | -9737 |
| 21 | RANCHI ASHOK BIHAR HOTEL CORPN. LTD. | -197 | -240 | -247 | -215 | -215 |
| 22 | UTKAL ASHOK HOTEL CORPN. LTD. | -71 | -82 | -81 | -81 | -64 |
| 23 | BHARAT SANCHAR NIGAM LTD. | -479321 | -799285 | -1490424 | -1549952 | -745301 |
| 24 | MAHANAGAR TELEPHONE NIGAM LTD. | -294108 | -297303 | -339020 | -369568 | -246180 |

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF PUBLIC ENTERPRISES

LOK SABHA

UNSTARRED QUESTION NO. 1843
TO BE ANSWERED ON 14.03.2022

Profit and Loss in CPSUs

1843: SHRI B.Y. RAGHAVENDRA:
DR. UMESH G. JADHAV:
SHRI L.S. TEJASVI SURYA:
SHRI PRATHAP SIMHA:
SHRI S. MUNISWAMY:
SHRI ANNASAHEB SHANKAR JOLLE:
SHRI SANGANNA AMARAPPA

Will the Minister of FINANCE be pleased to state:

- (a) the number of Central Public Sector Units (CPSUs) in the country that are making a profit and also under loss during the last three years, State-wise;
- (b) the details of profit making and under loss CPSUs, State-wise; and
- (c) the details of amount submitted by CPSUs to the central treasury as a share of profit during the last three years, State-wise?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(DR. BHAGWAT KRISHANRAO KARAD)

- (a) The State-wise details of total number of profit making and loss incurring Central Public Sector Enterprises (CPSEs) during FY 2018-19 to FY 2020-21, is given at **Annexure-I**
- (b) The State-wise details of profit making and loss incurring CPSEs, during FY 2020-21 is provided at **Annexure II**.
- (c) The State wise details of total dividend paid by the CPSEs during FY 2018-19 to FY 2020-21 is provided at **Annexure III**.

Annexure-I

Annexure referred to in reply to part (a) of Lok Sabha Unstarred Question Number 1843 to be answered on 14.3.2022

State-wise details of total number of profit making and loss incurring CPSEs during FY 2018-19 to FY 2020-21.

| State/UT where registered office is situated | No. of Profit Making 2018-19 | No. of Loss incurring 2018-19 | No. of Profit Making 2019-20 | No. of Loss incurring 2019-20 | No. of Profit Making 2020-21 | No. of Loss incurring 2020-21 |
|--|------------------------------|-------------------------------|------------------------------|-------------------------------|------------------------------|-------------------------------|
| ANDHRA PRADESH | 1 | 1 | 1 | 1 | 0 | 2 |
| ASSAM | 3 | 2 | 3 | 2 | 3 | 2 |
| BIHAR | 0 | 2 | 0 | 3 | 0 | 3 |
| CHANDIGARH | 0 | 1 | 1 | 1 | 1 | 1 |
| CHHATTISGARH | 2 | 0 | 2 | 1 | 3 | 0 |
| DELHI | 84 | 25 | 86 | 26 | 87 | 27 |
| GOA | 1 | 1 | 1 | 1 | 1 | 1 |
| HARYANA | 2 | 0 | 1 | 0 | 1 | 0 |
| HIMACHAL PRADESH | 1 | 0 | 1 | 0 | 1 | 0 |
| JAMMU & KASHMIR | 1 | 1 | 1 | 1 | 1 | 1 |
| JHARKHAND | 5 | 3 | 5 | 1 | 4 | 2 |
| KARNATAKA | 14 | 4 | 12 | 6 | 12 | 5 |
| KERALA | 4 | 4 | 4 | 4 | 4 | 4 |
| MADHYA PRADESH | 2 | 1 | 2 | 1 | 2 | 2 |
| MAHARASHASTRA | 18 | 5 | 17 | 9 | 20 | 9 |
| MANIPUR | 1 | 0 | 1 | 1 | 0 | 1 |
| MEGHALAYA | 1 | 1 | 1 | 1 | 1 | 1 |
| NAGALAND | 0 | 1 | 0 | 1 | 0 | 1 |
| ODISHA | 2 | 1 | 2 | 4 | 4 | 2 |
| PONDICHERRY | 1 | 0 | 0 | 1 | 0 | 1 |
| PUNJAB | 1 | 0 | 0 | 0 | 0 | 0 |
| RAJASTHAN | 3 | 2 | 2 | 3 | 4 | 1 |
| TAMILNADU | 5 | 3 | 4 | 3 | 6 | 1 |
| TELANGANA | 7 | 0 | 5 | 2 | 4 | 1 |
| UTTAR PRADESH | 3 | 6 | 2 | 7 | 3 | 4 |
| UTTARAKHAND | 2 | 0 | 3 | 0 | 2 | 1 |
| WEST BENGAL | 14 | 6 | 14 | 4 | 13 | 4 |

Annexure-II

Annexure referred to in reply to part (b) of Lok Sabha Unstarred Question Number 1843 to be answered on 14.3.2022

State-wise details of profit making and loss incurring CPSEs during FY 2020-21.

| Sr. No. | State/UT where registered office is situated | CPSE Name | Overall Profit/Loss 2020-21 (Rs. Lakh) |
|---------|--|--|--|
| 1 | ANDHRA PRADESH | HINDUSTAN SHIPYARD LTD. | -1401 |
| 2 | ANDHRA PRADESH | RASHTRIYA ISPAT NIGAM LTD. | -78910 |
| 3 | ASSAM | BRAHAMPUTRA CRACKERS & POLYMER LTD. | 73990 |
| 4 | ASSAM | BRAHMAPUTRA VALLEY FERTILIZER CORPN. LTD. | -13775 |
| 5 | ASSAM | NORTH EASTERN REGIONAL AGRI. MARKETING CORP.LTD. | -630 |
| 6 | ASSAM | NUMALIGARH REFINERY LTD. | 303610 |
| 7 | ASSAM | OIL INDIA LTD. | 174159 |
| 8 | BIHAR | BIHAR DRUGS AND ORGANIC CHEMICALS LTD | -49 |
| 9 | BIHAR | HPCL BIOFUELS LTD. | -8008 |
| 10 | BIHAR | RANCHI ASHOK BIHAR HOTEL CORPN. LTD. | -215 |
| 11 | CHANDIGARH | CHANDIGARH INTERNATIONAL AIRPORT LTD. | 1476 |
| 12 | CHANDIGARH | PUNJAB LOGISTIC INFRASTRUCTURE LTD. | -913 |
| 13 | CHHATTISGARH | CHHATTISGARH EAST RAILWAYS LTD. | 776 |
| 14 | CHHATTISGARH | FERRO SCRAP NIGAM LTD. | 2275 |
| 15 | CHHATTISGARH | SOUTH EASTERN COALFIELDS LTD. | 143995 |
| 16 | DELHI | AAI CARGO LOGISTICS & ALLIED SERVICES COMPANY LTD. | 7226 |
| 17 | DELHI | AGRINNOVATE INDIA LTD. | 139 |
| 18 | DELHI | AI AIRPORT SERVICES LTD. | -20366 |
| 19 | DELHI | AI ENGINEERING SERVICES LTD. | -958 |
| 20 | DELHI | AIR INDIA ASSETS HOLDING LTD | 4369 |
| 21 | DELHI | AIR INDIA LTD. | -701742 |
| 22 | DELHI | AIRPORTS AUTHORITY OF INDIA | -196206 |
| 23 | DELHI | ALLIANCE AIR AVIATION LTD. | -36009 |
| 24 | DELHI | BHARAT BROADBAND NETWORK LTD. | 145 |
| 25 | DELHI | BHARAT HEAVY ELECTRICALS LTD. | -271714 |
| 26 | DELHI | BHARAT SANCHAR NIGAM LTD. | -745301 |
| 27 | DELHI | BHARTIYA RAIL BIJLEE CO. LTD. | 28248 |
| 28 | DELHI | BIOTECHNOLOGY INDUSTRY RESEARCH ASSISTANCE COUNCIL | 672 |
| 29 | DELHI | CEMENT CORPN. OF INDIA LTD. | 1315 |
| 30 | DELHI | CENTRAL COTTAGE INDUSTRIES CORPN. OF INDIA LTD. | -2986 |
| 31 | DELHI | CENTRAL ELECTRONICS LTD. | 2326 |
| 32 | DELHI | CENTRAL RAILSIDE WAREHOUSE CO. LTD. | 1936 |
| 33 | DELHI | CENTRAL REGISTRY OF SECURITISATION ASSET RECONSTRUCTION AND SECURITY | 4462 |

| Sr. No. | State/UT where registered office is situated | CPSE Name | Overall Profit/Loss 2020-21 (Rs. Lakh) |
|---------|--|---|--|
| | | INTEREST OF INDIA (CERSAI) | |
| 34 | DELHI | CENTRAL WAREHOUSING CORPN. | 43817 |
| 35 | DELHI | CERTIFICATION ENGINEERS INTERNATIONAL LTD. | 1123 |
| 36 | DELHI | CONCOR AIR LTD. | -293 |
| 37 | DELHI | CONTAINER CORPORATION OF INDIA LTD. | 50333 |
| 38 | DELHI | DEDICATED FRIGHT CORRIDOR CORP. OF INDIA LTD. | 11245 |
| 39 | DELHI | DELHI POLICE HOUSING CORPORATION LTD. | 49 |
| 40 | DELHI | EdCIL(India) Ltd. | 3689 |
| 41 | DELHI | ENGINEERING PROJECTS (INDIA) LTD. | -4974 |
| 42 | DELHI | ENGINEERS INDIA LTD. | 25950 |
| 43 | DELHI | FOOD CORPN. OF INDIA | 0 |
| 44 | DELHI | FRESH & HEALTHY ENTERPRISES LTD. | -484 |
| 45 | DELHI | GAIL (INDIA) LTD. | 489019 |
| 46 | DELHI | GAIL GAS LTD. | 15770 |
| 47 | DELHI | HIL (INDIA) LTD. | 115 |
| 48 | DELHI | HINDUSTAN FERTILIZER CORPN. LTD. | 1043 |
| 49 | DELHI | HINDUSTAN PREFAB LTD. | -1498 |
| 50 | DELHI | HOUSING & URBAN DEV. CORPN. LTD. | 157858 |
| 51 | DELHI | HSCC (INDIA) LTD. | 982 |
| 52 | DELHI | HSRC INFRA SERVICES LTD. | -21 |
| 53 | DELHI | IIFCL ASSET MANAGEMENT COMPANY LTD. | 146 |
| 54 | DELHI | IIFCL PROJECTS LTD. | 246 |
| 55 | DELHI | INDIA INFRASTRUCTURE FINANCE CO. LTD. | 28527 |
| 56 | DELHI | INDIA TOURISM DEV. CORPN. LTD. | -2720 |
| 57 | DELHI | INDIA TRADE PROMOTION ORGANISATION | -8137 |
| 58 | DELHI | INDIAN RAILWAY CATERING AND TOURISM CORPN. LTD. | 18990 |
| 59 | DELHI | INDIAN RAILWAY FINANCE CORPORATION LTD. | 441613 |
| 60 | DELHI | INDIAN RENEWABLE ENERGY DEVT.AGENCY LTD. | 34641 |
| 61 | DELHI | INDIAN VACCINE CORP. LTD. | -3 |
| 62 | DELHI | IRCON DAVANAGERE HAVERI HIGHWAY LTD. | 65 |
| 63 | DELHI | IRCON INFRASTRUCTURE & SERVICES LTD. | 575 |
| 64 | DELHI | IRCON INTERNATIONAL LTD. | 40456 |
| 65 | DELHI | IRCON PB TOLLWAY LTD. | -2138 |
| 66 | DELHI | IRCON SHIVPURI GUNA TOLLWAY LTD. | -1406 |
| 67 | DELHI | IRCON VADODARA KIM EXPRESSWAY LTD. | 28 |
| 68 | DELHI | KANTI BIJLEE UTPADAN NIGAM LTD. | 13453 |
| 69 | DELHI | KONKAN LNG LIMITED | -3348 |
| 70 | DELHI | KUMARAKRUPPA FRONTIER HOTELS PVT. LTD. | 923 |

| Sr. No. | State/UT where registered office is situated | CPSE Name | Overall Profit/Loss 2020-21 (Rs. Lakh) |
|---------|--|--|--|
| 71 | DELHI | M M T C LTD. | -76969 |
| 72 | DELHI | MAHANAGAR TELEPHONE NIGAM LTD. | -246180 |
| 73 | DELHI | MILLENNIUM TELECOM LTD. | 14 |
| 74 | DELHI | NABINAGAR POWER GENERATING COMPANY LTD. | 18257 |
| 75 | DELHI | NATIONAL BACKWARD CLASSES FINANCE & DEVP.CO. | 3424 |
| 76 | DELHI | NATIONAL FERTILIZERS LTD. | 24963 |
| 77 | DELHI | NATIONAL HANDICAPPED FINANCE & DEVPT. CORPN. | 921 |
| 78 | DELHI | NATIONAL HIGHWAYS & INFRASTRUCTURE DEVELOPMENT CORPN. LTD. | 8435 |
| 79 | DELHI | NATIONAL INFORMATICS CENTRE SERVICES INCORPORATED | 9823 |
| 80 | DELHI | NATIONAL MINORITIES DEVP. & FINANCE CORPORATION | 6547 |
| 81 | DELHI | NATIONAL PROJECTS CONSTRUCTION CORPN. LTD. | 2451 |
| 82 | DELHI | NATIONAL RESEARCH DEVELOPMENT CORPN. | 19 |
| 83 | DELHI | NATIONAL SAFAI KARAMCHARIS FINANCE & DEVPT. CORPN | 2359 |
| 84 | DELHI | NATIONAL SCHEDULED CASTES FINANCE & DEVP. CORPN. | 4782 |
| 85 | DELHI | NATIONAL SCHEDULED TRIBES FINANCE & DEVP. CORPN. | 2634 |
| 86 | DELHI | NATIONAL SEEDS CORPN. LTD. | 244 |
| 87 | DELHI | NATIONAL SMALL INDUSTRIES CORPN. LTD. | 10159 |
| 88 | DELHI | NATIONAL TEXTILE CORPN. LTD. | -31550 |
| 89 | DELHI | NBCC (INDIA) LTD. | 20174 |
| 90 | DELHI | NBCC SERVICES LTD. | 955 |
| 91 | DELHI | NTPC ELECTRIC SUPPLY COMPANY LTD. | 552 |
| 92 | DELHI | NTPC LTD. | 1376952 |
| 93 | DELHI | NTPC VIDYUT VYAPAR NIGAM LTD. | 9202 |
| 94 | DELHI | OIL & NATURAL GAS CORPORATION LTD. | 1124644 |
| 95 | DELHI | ONGC VIDESH LTD. | 188588 |
| 96 | DELHI | P E C LTD. | -49965 |
| 97 | DELHI | PAWAN HANS LTD. | -1371 |
| 98 | DELHI | PFC CONSULTING LTD. | 2856 |
| 99 | DELHI | POWER GRID MITHILANCHAL TRANSMISSION LTD. | 95 |
| 100 | DELHI | POWER FINANCE CORPORATION LTD. | 844401 |
| 101 | DELHI | POWER GRID CORPORATION OF INDIA LTD. | 1193578 |
| 102 | DELHI | POWER GRID JABALPUR TRANSMISSION LTD. | 8970 |
| 103 | DELHI | POWER GRID MEDINIPUR JEERAT TRANSMISSION LTD. | 1915 |
| 104 | DELHI | POWER GRID PARLI TRANSMISSION LTD. | 13653 |
| 105 | DELHI | POWER GRID SOUTHERN INTERCONNECTOR | 10868 |

| Sr. No. | State/UT where registered office is situated | CPSE Name | Overall Profit/Loss 2020-21 (Rs. Lakh) |
|---------|--|---|--|
| | | TRANSMISSION SYSTEM LTD. | |
| 106 | DELHI | POWER GRID WARORA TRANSMISSION LTD. | 14028 |
| 107 | DELHI | POWER SYSTEM OPERATION CORPORATION LTD. | 2050 |
| 108 | DELHI | POWERGRID HIMACHAL TRANSMISSION LTD. | 3000 |
| 109 | DELHI | POWERGRID JAWAHARPUR FIROZABAD TRANSMISSION LTD. | 104 |
| 110 | DELHI | POWERGRID KALA AMB TRANSMISSION LTD. | 2947 |
| 111 | DELHI | POWERGRID NM TRANSMISSION LTD. | -3705 |
| 112 | DELHI | POWERGRID UNCHAHAR TRANSMISSION LTD. | 494 |
| 113 | DELHI | POWERGRID VIZAG TRANSMISSION LTD. | 10920 |
| 114 | DELHI | PRIZE PETROLEUM COMPANY LTD. | 359 |
| 115 | DELHI | RAIL VIKAS NIGAM LTD. | 94055 |
| 116 | DELHI | RAILTEL CORPORATION INDIA LTD. | 14041 |
| 117 | DELHI | RAILTEL ENTERPRISES LTD. | 205 |
| 118 | DELHI | RAILWAY ENERGY MANAGEMENT COMPANY LTD. | 2413 |
| 119 | DELHI | REC LTD. | 836178 |
| 120 | DELHI | REC POWER DEVELOPMENT & CONSULTANCY LTD. | 2561 |
| 121 | DELHI | rites LTD. | 42435 |
| 122 | DELHI | SECURITY PRINTING & MINTING CORPN. INDIA LTD. | 42381 |
| 123 | DELHI | SOLAR ENERGY CORPORATION OF INDIA | 17771 |
| 124 | DELHI | STATE TRADING CORPN. OF INDIA LTD. | -5123 |
| 125 | DELHI | STEEL AUTHORITY OF INDIA LTD. | 385002 |
| 126 | DELHI | TCIL BINA TOLL ROAD LTD. | 139 |
| 127 | DELHI | TCIL LAKHNADONE TOLL ROAD LTD. | -300 |
| 128 | DELHI | TELECOMMUNICATIONS CONSULTANTS (INDIA) LTD. | 5277 |
| 129 | DELHI | THE FERTILIZER CORPN. OF INDIA LTD. | 5105 |
| 130 | DELHI | WAPCOS LTD. | 4053 |
| 131 | GOA | GOA ANTIBIOTICS & PHARMACEUTICALS LTD. | -1156 |
| 132 | GOA | GOA SHIPYARD LTD. | 12791 |
| 133 | HARYANA | NHPC LTD. | 323337 |
| 134 | HIMACHAL PRADESH | SJVN LTD. | 163304 |
| 135 | JAMMU & KASHMIR | J & K MINERAL DEVELOPMENT CORPN. LTD. | -134 |
| 136 | JAMMU & KASHMIR | JAMMU & KASHMIR DEVELOPMENT FINANCE CORPORATION LTD | 202 |
| 137 | JHARKHAND | BHARAT COKING COAL LTD. | -120248 |
| 138 | JHARKHAND | CENTRAL COALFIELDS LTD. | 122128 |
| 139 | JHARKHAND | CENTRAL MINE PLANNING & DESIGN INSTITUTE LTD. | 31696 |
| 140 | JHARKHAND | HEAVY ENGINEERING CORPN. LTD. | -17578 |

| Sr. No. | State/UT where registered office is situated | CPSE Name | Overall Profit/Loss 2020-21 (Rs. Lakh) |
|---------|--|--|--|
| 141 | JHARKHAND | MECON LTD. | 624 |
| 142 | JHARKHAND | URANIUM CORPORATION OF INDIA LTD. | 47074 |
| 143 | KARNATAKA | ANTRIX CORPORATION LTD. | 5571 |
| 144 | KARNATAKA | BEL-THALES SYSTEMS LTD. | 315 |
| 145 | KARNATAKA | BEML LTD. | 7480 |
| 146 | KARNATAKA | BHARAT ELECTRONICS LTD. | 206542 |
| 147 | KARNATAKA | HINDUSTAN AERONAUTICS LTD. | 323296 |
| 148 | KARNATAKA | HMT (INTERNATIONAL) LTD. | 97 |
| 149 | KARNATAKA | HMT LTD. | 2749 |
| 150 | KARNATAKA | HMT MACHINE TOOLS LTD. | -13279 |
| 151 | KARNATAKA | I T I LTD. | 1120 |
| 152 | KARNATAKA | KARNATAKA ANTIBIOTICS & PHARMACEUTICALS LTD. | 2318 |
| 153 | KARNATAKA | KARNATAKA TRADE PROMOTION ORGANISATION | 308 |
| 154 | KARNATAKA | KIOCL LTD. | 30117 |
| 155 | KARNATAKA | MANGALORE REFINERY & PETROCHEMICALS LTD. | -24046 |
| 156 | KARNATAKA | NAINI AEROSPACE LTD. | -1104 |
| 157 | KARNATAKA | NEWSPACE INDIA LTD. | 12184 |
| 158 | KARNATAKA | ONGC MANGALORE PETROCHEMICALS LTD. | -45572 |
| 159 | KARNATAKA | VIGNYAN INDUSTRIES LTD. | -33 |
| 160 | KERALA | BHEL ELECTRICAL MACHINES LTD. | -546 |
| 161 | KERALA | BPCL-KIAL FUEL FARM PVT. LTD. | -606 |
| 162 | KERALA | COCHIN SHIPYARD LTD. | 61010 |
| 163 | KERALA | FERTILIZERS & CHEMICALS (TRAVANCORE) LTD. | 35198 |
| 164 | KERALA | HINDUSTAN NEWSPRINT LTD. | -13186 |
| 165 | KERALA | HLL BIOTECH LTD. | -3200 |
| 166 | KERALA | HLL INFRA TECH SERVICES LTD. | 1086 |
| 167 | KERALA | HLL LIFECARE LTD. | 11233 |
| 168 | MADHYA PRADESH | BHARAT OMAN REFINERIES LIMITED, | -7635 |
| 169 | MADHYA PRADESH | NEPA LTD. | -5391 |
| 170 | MADHYA PRADESH | NHDC LTD. | 66463 |
| 171 | MADHYA PRADESH | NORTHERN COALFIELDS LTD. | 439839 |
| 172 | MAHARASHTRA | AIR INDIA EXPRESS LTD. | 10010 |
| 173 | MAHARASHTRA | APOLLO DESIGN APPAREL PARKS LTD. | -103 |
| 174 | MAHARASHTRA | AURANGABAD TEXTILES & APPAREL PARKS LTD. | -76 |
| 175 | MAHARASHTRA | BEL OPTRONICS DEVICES LTD. | 490 |
| 176 | MAHARASHTRA | BHARAT PETRO RESOURCES LTD. | -179685 |
| 177 | MAHARASHTRA | BHARAT PETROLEUM CORPN. LTD. | 1904167 |
| 178 | MAHARASHTRA | E. C. G. C. LTD. | 46030 |
| 179 | MAHARASHTRA | GOLDMOHUR DESIGN & APPAREL PARKS LTD. | -159 |

| Sr. No. | State/UT where registered office is situated | CPSE Name | Overall Profit/Loss 2020-21 (Rs. Lakh) |
|---------|--|--|--|
| 180 | MAHARASHTRA | HINDUSTAN ANTIBIOTICS LTD. | -3826 |
| 181 | MAHARASHTRA | HINDUSTAN ORGANIC CHEMICALS LTD. | 1547 |
| 182 | MAHARASHTRA | HINDUSTAN PETROLEUM CORPN. LTD. | 1066388 |
| 183 | MAHARASHTRA | HOTEL CORPN. OF INDIA LTD. | -9737 |
| 184 | MAHARASHTRA | INDIA UNITED TEXTILE MILLS LTD. | 1028 |
| 185 | MAHARASHTRA | INDIAN OIL CORPORATION LTD. | 2183604 |
| 186 | MAHARASHTRA | INDIAN PORTS GLOBAL LTD | -116 |
| 187 | MAHARASHTRA | IREL (INDIA) LTD. | 31569 |
| 188 | MAHARASHTRA | KONKAN RAILWAY CORPORATION LTD. | -36641 |
| 189 | MAHARASHTRA | MAHARASHTRA ANTIBIOTICS & PHARMACEUTICALS LTD | -3 |
| 190 | MAHARASHTRA | MAZAGON DOCK SHIPBUILDERS LTD. | 47958 |
| 191 | MAHARASHTRA | MINERAL EXPLORATION CORPN. LTD. | 14979 |
| 192 | MAHARASHTRA | MOIL LTD. | 17663 |
| 193 | MAHARASHTRA | MUMBAI RAILWAY VIKAS CORPORATION LTD. | 2325 |
| 194 | MAHARASHTRA | NATIONAL FILM DEV. CORPN. LTD. | 69 |
| 195 | MAHARASHTRA | NUCLEAR POWER CORPN. OF INDIA LTD. | 437067 |
| 196 | MAHARASHTRA | RASHTRIYA CHEMICALS AND FERTILIZERS LTD. | 37311 |
| 197 | MAHARASHTRA | RICHARDSON & CRUDDAS(1972) LTD. | 2947 |
| 198 | MAHARASHTRA | SHIPPING CORPORATION OF INDIA LTD. | 61810 |
| 199 | MAHARASHTRA | THE COTTON CORPN. OF INDIA LTD. | 2612 |
| 200 | MAHARASHTRA | WESTERN COALFIELDS LTD. | 23429 |
| 201 | MANIPUR | MANIPUR STATE DRUGS & PHAREMACEUTICALS LTD | -3691 |
| 202 | MEGHALAYA | NORTH EASTERN HANDICRAFTS & HANDLOOM DEV.CORPN. LTD. | -110 |
| 203 | MEGHALAYA | NORTH EASTERN ELECTRIC POWER CORPORATION LTD. | 4790 |
| 204 | NAGALAND | NAGALAND PULP & PAPER COMPANY LTD. | -1739 |
| 205 | ODISHA | EASTERN INVESTMENT LTD. | 79 |
| 206 | ODISHA | MAHANADI COALFIELDS LTD. | 687235 |
| 207 | ODISHA | NATIONAL ALUMINIUM COMPANY LTD. | 129953 |
| 208 | ODISHA | ORISSA MINERAL DEVELOPMENT COMPANY LTD. | -3965 |
| 209 | ODISHA | THE BISRA STONE LIME COMPANY LTD. | 690 |
| 210 | ODISHA | UTKAL ASHOK HOTEL CORPN. LTD. | -64 |
| 211 | PONDICHERRY | PONDICHERRY ASHOK HOTEL CORPN. LTD. | -152 |
| 212 | RAJASTHAN | FCI ARAVALI GYPSUM & MINERALS (INDIA) LTD. | 1348 |
| 213 | RAJASTHAN | HINDUSTAN SALTS LTD. | 580 |
| 214 | RAJASTHAN | INSTRUMENTATION LTD. | 1384 |
| 215 | RAJASTHAN | RAJASTHAN ELECTRONICS AND INSTRUMENTS LTD. | -1278 |
| 216 | RAJASTHAN | SAMBHAR SALTS LTD. | 535 |
| 217 | TAMILNADU | CHENNAI PETROLEUM CORPORATION LTD. | 23756 |
| 218 | TAMILNADU | IDPL (TAMILNADU) LTD. | -239 |

| Sr. No. | State/UT where registered office is situated | CPSE Name | Overall Profit/Loss 2020-21 (Rs. Lakh) |
|---------|--|---|--|
| 219 | TAMILNADU | MADRAS FERTILIZERS LTD. | 287 |
| 220 | TAMILNADU | NLC INDIA LTD. | 104179 |
| 221 | TAMILNADU | NLC TAMIL NADU POWER LTD. | 36300 |
| 222 | TAMILNADU | SAIL REFRACTORY COMPANY LTD. | 1188 |
| 223 | TAMILNADU | TAMIL NADU TRADE PROMOTION ORGANISATION | 633 |
| 224 | TELANGANA | BHARAT DYNAMICS LTD. | 25777 |
| 225 | TELANGANA | ELECTRONICS CORPN. OF INDIA LTD. | 10915 |
| 226 | TELANGANA | MISHRA DHATU NIGAM LTD. | 16629 |
| 227 | TELANGANA | NMDC CSR FOUNDATION | -389 |
| 228 | TELANGANA | NMDC Ltd. | 625305 |
| 229 | UTTAR PRADESH | ARTIFICIAL LIMBS MFG. CORPN. OF INDIA | 5226 |
| 230 | UTTAR PRADESH | BHARAT IMMUNOLOGICALS & BIOLOGICALS CORP. LTD. | -1811 |
| 231 | UTTAR PRADESH | BRITISH INDIA CORPORATION LTD. | -10620 |
| 232 | UTTAR PRADESH | BROADCAST ENGG. CONSULTANTS INDIA LTD. | 255 |
| 233 | UTTAR PRADESH | HLL MOTHER & CHILD CARE HOSPITALS LTD. | -1 |
| 234 | UTTAR PRADESH | NATIONAL HANDLOOM DEVELOPMENT CORPORATION LTD. | -963 |
| 235 | UTTAR PRADESH | PROJECTS & DEVELOPMENT INDIA LTD. | 1907 |
| 236 | UTTARAKHAND | INDIAN MEDICINES & PHARMACEUTICAL CORPN. LTD. | 1105 |
| 237 | UTTARAKHAND | SIDCUL CONCOR INFRA COMPANY LTD. | -29 |
| 238 | UTTARAKHAND | THDC INDIA LTD. | 109241 |
| 239 | WEST BENGAL | ANDREW YULE & COMPANY LTD. | 2120 |
| 240 | WEST BENGAL | BALMER LAWRIE & CO. LTD. | 11645 |
| 241 | WEST BENGAL | BALMER LAWRIE INVESTMENTS LTD. | 8462 |
| 242 | WEST BENGAL | BENGAL CHEMICALS & PHARMACEUTICALS LTD. | 608 |
| 243 | WEST BENGAL | BRAITHWAITE & CO. LTD. | 2472 |
| 244 | WEST BENGAL | BRAITHWAITE BURN & JESSOP CONSTRUCTION COMPANY LTD. | 1168 |
| 245 | WEST BENGAL | BRIDGE & ROOF CO.(INDIA) LTD. | 780 |
| 246 | WEST BENGAL | COAL INDIA LTD. | 764010 |
| 247 | WEST BENGAL | EASTERN COALFIELDS LTD. | -75958 |
| 248 | WEST BENGAL | GARDEN REACH SHIPBUILDERS & ENGINEERS LTD. | 15347 |
| 249 | WEST BENGAL | HINDUSTAN COPPER LTD. | 10998 |
| 250 | WEST BENGAL | HINDUSTAN STEELWORKS COSTN. LTD. | 2948 |
| 251 | WEST BENGAL | HOOGHLY PRINTING COMPANY LTD. | -116 |
| 252 | WEST BENGAL | INLAND & COASTAL SHIPPING LTD. | -25 |
| 253 | WEST BENGAL | M S T C LTD. | 10107 |
| 254 | WEST BENGAL | THE JUTE CORPN. OF INDIA LTD. | 1215 |
| 255 | WEST BENGAL | VISAKHAPATANAM PORT LOGISTICS PARK LTD. | -1259 |

Annexure referred to in reply to part (c) of Lok Sabha Unstarred Question Number 1843 to be answered on 14.3.2022

State wise details of Total Dividend paid by CPSEs during FY 2018-19 to FY 2020-21.

| Sr. No. | State/UT where Registered Office is situated | Name of CPSE | Total Dividend Paid during 2018-19 to 2020-21 (Rs. Lakh) |
|---------|--|--|--|
| 1 | ASSAM | OIL INDIA LTD. | 166401 |
| 2 | CHHATTISGARH | SOUTH EASTERN COALFIELDS LTD. | 394413 |
| 3 | DELHI | AIRPORTS AUTHORITY OF INDIA | 312346 |
| 4 | DELHI | BHARAT HEAVY ELECTRICALS LTD. | 41212 |
| 5 | DELHI | CENTRAL WAREHOUSING CORPN. | 15759 |
| 6 | DELHI | CONTAINER CORPORATION OF INDIA LTD. | 68864 |
| 7 | DELHI | EdCIL(India) Ltd. | 2700 |
| 8 | DELHI | ENGINEERS INDIA LTD. | 38869 |
| 9 | DELHI | GAIL (INDIA) LTD. | 377715 |
| 10 | DELHI | GAIL GAS LTD. | 58485 |
| 11 | DELHI | HOUSING & URBAN DEV. CORPN. LTD. | 85429 |
| 12 | DELHI | INDIA TOURISM DEV. CORPN. LTD. | 1381 |
| 13 | DELHI | INDIAN RAILWAY CATERING AND TOURISM CORPN. LTD. | 37798 |
| 14 | DELHI | INDIAN RAILWAY FINANCE CORPORATION LTD. | 194719 |
| 15 | DELHI | INDIAN RENEWABLE ENERGY DEVT.AGENCY LTD. | 15003 |
| 16 | DELHI | IRCON INTERNATIONAL LTD. | 53137 |
| 17 | DELHI | KUMARAKRUPPA FRONTIER HOTELS PVT. LTD. | 764 |
| 18 | DELHI | M M T C LTD. | 6745 |
| 19 | DELHI | NATIONAL FERTILIZERS LTD. | 12433 |
| 20 | DELHI | NATIONAL HIGHWAYS & INFRASTRUCTURE DEVELOPMENT CORPN. LTD. | 5754 |
| 21 | DELHI | NATIONAL PROJECTS CONSTRUCTION CORPN. LTD. | 208 |
| 22 | DELHI | NATIONAL SEEDS CORPN. LTD. | 2138 |
| 23 | DELHI | NBCC (INDIA) LTD. | 16929 |
| 24 | DELHI | NTPC LTD. | 738188 |
| 25 | DELHI | OIL & NATURAL GAS CORPORATION LTD. | 1201397 |
| 26 | DELHI | PAWAN HANS LTD. | 314 |
| 27 | DELHI | POWER GRID CORPORATION OF INDIA LTD. | 834124 |
| 28 | DELHI | POWER SYSTEM OPERATION CORPORATION LTD. | 1805 |

| Sr. No. | State/UT where Registered Office is situated | Name of CPSE | Total Dividend Paid during 2018-19 to 2020-21 (Rs. Lakh) |
|----------------|---|---|---|
| 29 | DELHI | RAIL VIKAS NIGAM LTD. | 59232 |
| 30 | DELHI | RAILTEL CORPORATION INDIA LTD. | 20011 |
| 31 | DELHI | RAILWAY ENERGY MANAGEMENT COMPANY LTD. | 1567 |
| 32 | DELHI | REC POWER DEVELOPMENT & CONSULTANCY LTD. | 2255 |
| 33 | DELHI | rites LTD. | 71549 |
| 34 | DELHI | SECURITY PRINTING & MINTING CORPN. INDIA LTD. | 63883 |
| 35 | DELHI | SOLAR ENERGY CORPORATION OF INDIA | 4066 |
| 36 | DELHI | STEEL AUTHORITY OF INDIA LTD. | 42336 |
| 37 | DELHI | TELECOMMUNICATIONS CONSULTANTS (INDIA) LTD. | 5376 |
| 38 | DELHI | WAPCOS LTD. | 4200 |
| 39 | GOA | GOA SHIPYARD LTD. | 11300 |
| 40 | HARYANA | NHPC LTD. | 325046 |
| 41 | HIMACHAL PRADESH | SJVN LTD. | 151336 |
| 42 | JHARKHAND | MECON LTD. | 1027 |
| 43 | JHARKHAND | URANIUM CORPORATION OF INDIA LTD. | 25670 |
| 44 | KARNATAKA | ANTRIX CORPORATION LTD. | 23700 |
| 45 | KARNATAKA | BEML LTD. | 8461 |
| 46 | KARNATAKA | BHARAT ELECTRONICS LTD. | 124307 |
| 47 | KARNATAKA | HINDUSTAN AERONAUTICS LTD. | 234991 |
| 48 | KARNATAKA | KARNATAKA ANTIBIOTICS & PHARMACEUTICALS LTD. | 399 |
| 49 | KERALA | COCHIN SHIPYARD LTD. | 53544 |
| 50 | MADHYA PRADESH | NHDC LTD. | 104652 |
| 51 | MAHARASHTRA | BHARAT PETROLEUM CORPN. LTD. | 732499 |
| 52 | MAHARASHTRA | E. C. G. C. LTD. | 7500 |
| 53 | MAHARASHTRA | INDIAN OIL CORPORATION LTD. | 1301881 |
| 54 | MAHARASHTRA | IREL (INDIA) LTD. | 23503 |
| 55 | MAHARASHTRA | MAZAGON DOCK SHIPBUILDERS LTD. | 23873 |
| 56 | MAHARASHTRA | MINERAL EXPLORATION CORPN. LTD. | 11537 |
| 57 | MAHARASHTRA | MOIL LTD. | 23126 |
| 58 | MAHARASHTRA | NUCLEAR POWER CORPN. OF INDIA LTD. | 266800 |
| 59 | MAHARASHTRA | RASHTRIYA CHEMICALS AND FERTILIZERS LTD. | 22385 |
| 60 | MAHARASHTRA | SHIPPING CORPORATION OF INDIA LTD. | 2227 |

| Sr. No. | State/UT where Registered Office is situated | Name of CPSE | Total Dividend Paid during 2018-19 to 2020-21 (Rs. Lakh) |
|----------------|---|---|---|
| 61 | MAHARASHTRA | THE COTTON CORPN. OF INDIA LTD. | 3885 |
| 62 | MEGHALAYA | NORTH EASTERN ELECTRIC POWER CORPORATION LTD. | 15400 |
| 63 | ODISHA | EASTERN INVESTMENT LTD. | 1 |
| 64 | ODISHA | NATIONAL ALUMINIUM COMPANY LTD. | 104770 |
| 65 | RAJASTHAN | FCI ARAVALI GYPSUM & MINERALS (INDIA) LTD. | 3741 |
| 66 | RAJASTHAN | RAJASTHAN ELECTRONICS AND INSTRUMENTS LTD. | 250 |
| 67 | TAMILNADU | NLC INDIA LTD. | 143432 |
| 68 | TELANGANA | BHARAT DYNAMICS LTD. | 32906 |
| 69 | TELANGANA | ELECTRONICS CORPN. OF INDIA LTD. | 5331 |
| 70 | TELANGANA | MISHRA DHATU NIGAM LTD. | 11159 |
| 71 | TELANGANA | NMDC Ltd. | 439432 |
| 72 | UTTAR PRADESH | NATIONAL HANDLOOM DEVELOPMENT CORPORATION LTD. | 208 |
| 73 | UTTARAKHAND | THDC INDIA LTD. | 40853 |
| 74 | WEST BENGAL | BALMER LAWRIE INVESTMENTS LTD. | 12650 |
| 75 | WEST BENGAL | BRAITHWAITE BURN & JESSOP CONSTRUCTION COMPANY LTD. | 3329 |
| 76 | WEST BENGAL | BRIDGE & ROOF CO.(INDIA) LTD. | 2419 |
| 77 | WEST BENGAL | COAL INDIA LTD. | 1809089 |
| 78 | WEST BENGAL | GARDEN REACH SHIPBUILDERS & ENGINEERS LTD. | 20389 |
| 79 | WEST BENGAL | HINDUSTAN COPPER LTD. | 5418 |
| 80 | WEST BENGAL | HINDUSTAN STEELWORKS COSTN. LTD. | 3505 |
| 81 | WEST BENGAL | M S T C LTD. | 3844 |
| 82 | WEST BENGAL | THE JUTE CORPN. OF INDIA LTD. | 810 |

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF PUBLIC ENTERPRISES

RAJYA SABHA

STARRED QUESTION NO. *144
TO BE ANSWERED ON 15.03.2022

Establishment of new PSUs in the country

***144: Dr. Santanu Sen:**

Will the Minister of FINANCE be pleased to state:

- (a) whether Government has established Public Sector Undertakings/Enterprises in various States/ Union Territories (UTs) of the country including West Bengal since 2014;
- (b) if so, the details thereof, State/UT-wise and year-wise;
- (c) whether Government is contemplating to set up suitable PSUs in view of the availability of skilled and unskilled manpower in various States/UTs of the country including West Bengal; and
- (d) if so, the details thereof?

ANSWER

THE MINISTER OF FINANCE
(SHRIMATI NIRMALA SITHARAMAN)

(a) to (d): A statement is laid on the Table of the House.

* * *

**Statement referred to in Rajya Sabha Starred Question No.*144 for reply on
15.03.2022 on “Establishment of new PSUs in the country”**

(a & b) The details of Central Public Sector Enterprises (CPSEs) incorporated since 2014 in various States/UTs, including West Bengal, is placed at **Annexure-I**. Most CPSEs have operations beyond the place of their incorporation.

(c & d) CPSEs function under the administrative control of respective Ministries/Departments. Any decision to set up new CPSEs is taken by the sectoral line Ministries/Departments after taking into consideration the needs and commercial viability and any extant policy of the Government.

Annexure-I

**Annexure referred to in reply to part (a &b) of Rajya Sabha Starred Question Number
*144 to be answered on 15.3.2022**

State-wise names of CPSEs and year of incorporation

| S. No. | State/UT where registered office is situated | Name of CPSE | Year of Incorporation |
|---------------|---|---|------------------------------|
| 1 | CHHATTISGARH | CHHATTISGARH COPPER LTD | 2018 |
| 2 | CHHATTISGARH | CHHATTISGARH MEGA STEEL CO. LTD. | 2015 |
| 3 | CHHATTISGARH | NMDC STEEL LTD. | 2015 |
| 4 | DELHI | AAI CARGO LOGISTICS & ALLIED SERVICES COMPANY LTD. | 2016 |
| 5 | DELHI | AIR INDIA ASSETS HOLDING LTD | 2018 |
| 6 | DELHI | IRCON DAVANAGERE HAVERI HIGHWAY LTD. | 2017 |
| 7 | DELHI | IRCON PB TOLLWAY LTD. | 2014 |
| 8 | DELHI | IRCON SHIVPURI GUNA TOLLWAY LTD. | 2015 |
| 9 | DELHI | IRCON VADODARA KIM EXPRESSWAY LTD. | 2018 |
| 10 | DELHI | KONKAN LNG LIMITED | 2015 |
| 11 | DELHI | NATIONAL HIGHWAYS & INFRASTRUCTURE DEVELOPMENT CORPN. LTD. | 2014 |
| 12 | DELHI | NBCC SERVICES LTD. | 2014 |
| 13 | DELHI | POWER GRID MITHILANCHAL TRANSMISSION LTD. | 2017 |
| 14 | DELHI | POWER GRID JABALPUR TRANSMISSION LTD. | 2014 |
| 15 | DELHI | POWER GRID MEDINIPUR JEERAT TRANSMISSION LTD. | 2016 |
| 16 | DELHI | POWER GRID PARLI TRANSMISSION LTD. | 2014 |
| 17 | DELHI | POWER GRID SOUTHERN INTERCONNECTOR TRANSMISSION SYSTEM LTD. | 2015 |
| 18 | DELHI | POWER GRID WARORA TRANSMISSION LTD. | 2014 |
| 19 | DELHI | POWERGRID JAWAHARPUR FIROZABAD TRANSMISSION LTD. | 2018 |
| 20 | DELHI | RAILTEL ENTERPRISES LTD. | 2014 |
| 21 | DELHI | ANANTHPURAM KURNOOL TRANSMISSION LTD. | 2020 |
| 22 | DELHI | BHADLASIKAR TRANSMISSION LTD. | 2020 |
| 23 | DELHI | BIDAR TRANSMISSION LTD. | 2020 |
| 24 | DELHI | BIHAR INFRAPOWER LTD. | 2015 |
| 25 | DELHI | BIHAR MEGA POWER LTD. | 2015 |
| 26 | DELHI | BIJAWAR-VIDARBHA TRANSMISSION LTD | 2017 |
| 27 | DELHI | BIKANER-II BHIWADI TRANSCO LTD. | 2020 |
| 28 | DELHI | BSNL TOWER CORPORATION | 2018 |
| 29 | DELHI | CENTRAL TRANSMISSION UTILITY OF INDIA LTD. | 2020 |
| 30 | DELHI | CHANDIL TRANSMISSION LTD. | 2018 |

| S. No. | State/UT where registered office is situated | Name of CPSE | Year of Incorporation |
|---------------|---|---|------------------------------|
| 31 | DELHI | CHEYYUR INFRA LTD. | 2014 |
| 32 | DELHI | CONCOR LAST MILE LOGISTICS LTD | 2020 |
| 33 | DELHI | DEOGHAR INFRA LTD. | 2015 |
| 34 | DELHI | DINGCHANG TRANSMISSION LTD. | 2015 |
| 35 | DELHI | DUMKA TRANSMISSION LTD. | 2018 |
| 36 | DELHI | EPI URBAN INFRA DEVELOPERS LTD. (EPIUIDL) | 2016 |
| 37 | DELHI | FATEHGARH BHADLA TRANSCO LTD. | 2020 |
| 38 | DELHI | GADAG TRANSMISSION LTD. | 2020 |
| 39 | DELHI | INDIA INTERNATIONAL CONVENTION AND EXHIBITION CENTRE LTD. | 2017 |
| 40 | DELHI | ITPO SERVICES LTD. | 2020 |
| 41 | DELHI | JHARKHAND INFRAPOWER LTD. | 2015 |
| 42 | DELHI | KALLAM TRANSMISSION LTD. | 2020 |
| 43 | DELHI | KARUR TRANSMISSION LTD | 2019 |
| 44 | DELHI | KHETRI-NARELA TRANSMISSION LTD. | 2020 |
| 45 | DELHI | KODERMA TRANSMISSION LTD. | 2018 |
| 46 | DELHI | KOPPAL-NARENDRA TRANSMISSION LTD | 2019 |
| 47 | DELHI | MANDAR TRANSMISSION LTD. | 2018 |
| 48 | DELHI | MP POWER TRANSMISSION PACKAGE-I LTD. | 2020 |
| 49 | DELHI | MP POWER TRANSMISSION PACKAGE-II LTD. | 2020 |
| 50 | DELHI | NBCC ENVIRONMENT ENGINEERING LTD. | 2017 |
| 51 | DELHI | NBCC INTERNATIONAL LTD. | 2017 |
| 52 | DELHI | NSIC VENTURE CAPITAL FUND LTD. | 2020 |
| 53 | DELHI | NTPC EDMC WASTE SOLUTIONS | 2020 |
| 54 | DELHI | NTPC MINING LTD | 2019 |
| 55 | DELHI | NTPC RENEWABLE ENERGY LTD. | 2020 |
| 56 | DELHI | ODISHA INFRAPOWER LTD. | 2014 |
| 57 | DELHI | PATRATU VIDYUT UTPADAN NIGAM LTD. | 2015 |
| 58 | DELHI | POWER GRID AJMER PHAGI TRANSMISSION LTD. | 2019 |
| 59 | DELHI | POWER GRID BHIND GUNA TRANSMISSION LTD. | 2018 |
| 60 | DELHI | POWER GRID BHUJ TRANSMISSION LTD | 2019 |
| 61 | DELHI | POWER GRID FATEGARH TRANSMISSION LTD | 2019 |
| 62 | DELHI | POWER GRID KHETRI TRANSMISSION LTD. | 2019 |
| 63 | DELHI | POWER GRID MEERUT SIMBHAVALI TRANSMISSION LTD | 2019 |
| 64 | DELHI | POWER GRID RAMGARH TRANSMISSION LTD. | 2020 |
| 65 | DELHI | POWER GRID RAMPUR SAMBHAL TRANSMISSION LTD. | 2019 |
| 66 | DELHI | POWER GRID VARANASI TRANSMISSION LTD. | 2017 |
| 67 | DELHI | RAJGARH TRANSMISSION LTD. | 2020 |
| 68 | DELHI | SAGARMALA DEVELOPMENT COMPANY LTD. | 2016 |

| S. No. | State/UT where registered office is situated | Name of CPSE | Year of Incorporation |
|---------------|---|--|------------------------------|
| 69 | DELHI | SHONGTONG KARCHAM WANGTOO TRANSMISSION LTD | 2017 |
| 70 | DELHI | SIKAR NEW TRANSMISSION LTD. | 2020 |
| 71 | DELHI | SIKAR-II ALIGARH TRANSMISSION LTD. | 2020 |
| 72 | DELHI | NBCC ENGINEERING AND CONSULTANCY LTD. | 2015 |
| 73 | JHARKHAND | DEOGHAR AIRPORT LTD | 2019 |
| 74 | JHARKHAND | DHALBHUMGARH AIRPORT LTD | 2019 |
| 75 | JHARKHAND | JHARKHAND CENTRAL RAILWAY LTD. | 2015 |
| 76 | JHARKHAND | JHARKHAND KOLHAN STEEL LTD. | 2015 |
| 77 | KARNATAKA | BEL-THALES SYSTEMS LTD. | 2014 |
| 78 | KARNATAKA | NAINI AEROSPACE LTD. | 2016 |
| 79 | KARNATAKA | NEWSPACE INDIA LTD. | 2019 |
| 80 | KARNATAKA | INDO RUSSIAN HELICOPTERS LTD. | 2017 |
| 81 | KARNATAKA | KARNATAKA VIJAY NAGAR STEEL LTD. | 2014 |
| 82 | KERALA | BPCL-KIAL FUEL FARM PVT. LTD. | 2015 |
| 83 | KERALA | HLL INFRA TECH SERVICES LTD. | 2014 |
| 84 | KERALA | HLL MEDIPARK LTD | 2016 |
| 85 | MAHARASHASHTRA | INDIAN PORTS GLOBAL LTD | 2015 |
| 86 | MAHARASHASHTRA | BHARAT GAS RESOURCES LTD, | 2018 |
| 87 | ODISHA | IREL IDCOL LTD. | 2018 |
| 88 | ODISHA | MAHANADI COAL RAILWAY LTD. | 2015 |
| 89 | PUNJAB | LUDHIANA INTERNATIONAL AIRPORT LTD. | 2020 |
| 90 | TELANGANA | NMDC CSR FOUNDATION | 2018 |
| 91 | UTTAR PRADESH | HLL MOTHER & CHILD CARE HOSPITALS LTD. | 2017 |
| 92 | UTTAR PRADESH | BUNDELKHAND SAUR URJA LTD. | 2015 |
| 93 | UTTAR PRADESH | TUSCO LTD. | 2020 |
| 94 | WEST BENGAL | INLAND & COASTAL SHIPPING LTD. | 2016 |
| 95 | WEST BENGAL | VISAKHAPATANAM PORT LOGISTICS PARK LTD. | 2014 |
| 96 | WEST BENGAL | HOOGLY COCHIN SHIPYARD LTD. | 2017 |

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF PUBLIC ENTERPRISES

LOK SABHA

UNSTARRED QUESTION NO. 1846
TO BE ANSWERED ON 14.03.2022

Revival of PSEs

1846: Ms. RAMYA HARIDAS:

Will the Minister of FINANCE be pleased to state:

- (a) the number of Public Sector Enterprises (PSEs) which are running on full capacity utilization and are making profits during last five years ;
- (b) the number of PSEs which are running in loss and the cumulative loss made during the said period;
- (c) whether there is a proposal to revive any of the loss-making companies and if so, the details thereof;
- (d) the names of the PSEs which are likely to be disinvested and the total amount to be made from such disinvestments; and
- (e) the total number of employees working in the loss-making PSEs?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(DR. BHAGWAT KRISHANRAO KARAD)

(a) The capacity utilization varies across the various products manufactured by the CPSEs based on the availability of raw materials and demand of the final products. The number of profit making CPSEs during the period 2016-17 to 2020-21 is given in the following table:

| Year | No. of Profit making CPSEs |
|---------|----------------------------|
| 2016-17 | 175 |
| 2017-18 | 183 |
| 2018-19 | 178 |
| 2019-20 | 171 |
| 2020-21 | 177 |

(b) The number of CPSEs which are continuously running in losses during the period 2016-17 to 2020-21 is 24 and the cumulative loss of these loss making CPSEs for each year is given below:

| Year | 2016-17 | 2017-18 | 2018-19 | 2019-20 | 2020-21 |
|------------------------|---------|---------|---------|---------|---------|
| Total Loss (Rs. Crore) | 15060 | 17455 | 28218 | 29226 | 20261 |

(c) The Government has notified the New Public Sector Enterprise (“PSE”) Policy in February, 2021 and the CPSEs are to be dealt according to the provisions of the policy.

(d) The Government, since 2016, has given ‘in-principle’ approval for strategic disinvestment of 35 CPSEs and/or Subsidiaries/ Units/ Joint Ventures of CPSEs and IDBI Bank. Out of the 36 cases, 33 are being handled by Department of Investment and Public Asset Management (DIPAM) and 3 cases are being handled by the respective Administrative Ministry/Department. Out of the 33 cases being handled by DIPAM, strategic disinvestment transactions have been completed in 9 cases; 5 CPSEs are under consideration for closure; 2 cases are held up due to litigation. Remaining 17 transactions are at various stages. List of ongoing transactions is given at Annexure-I. Besides, in certain CPSEs, where Government continues to retain control, disinvestment of minority stake is made to increase public participation through various SEBI-approved methods such as Initial Public Offer (IPO), Offer for Sale (OFS), Buyback of shares and Exchange Traded Funds (ETFs) offers from time to time based on prevailing market conditions and investor’s interest.

The RE of disinvestment receipts for FY 2021-22 was fixed at Rs. 78,000 crore. The Budget Estimate for 2022-23 has been kept at Rs. 65,000 crore, keeping in view the feasibility of transactions. However, actual realization of disinvestment proceeds depends upon prevailing market conditions, timing of the transaction and investors interest.

(e) The total number of regular employees working in loss making CPSEs as on 31.03.2021 is 2,68,869.

Annexure-I

Annexure referred to in reply to part (d) of Lok Sabha Unstarred Question Number 1846 to be answered on 14.3.2022

List of CPSEs, including subsidiaries and Units of CPSEs/Organizations for which Government has given 'in-principle' approval for strategic disinvestment since 2016.

a. Ongoing Transactions being processed by DIPAM

| | |
|-----|---|
| 1. | Project & Development India Limited |
| 2. | Engineering Project (India) Limited |
| 3. | Bridge and Roof Co. India Limited |
| 4. | Central Electronics Limited@ |
| 5. | BEML Limited |
| 6. | Ferro Scrap Nigam Limited (subsidiary) |
| 7. | Nagarnar Steel Plant of NMDC Limited |
| 8. | Alloy Steel Plant, Durgapur^; Salem Steel Plant; Bhadrawati Steel Plant - units of Steel Authority of India Limited |
| 9. | Pawan Hans Limited |
| 10. | HLL Lifecare Limited |
| 11. | Indian Medicines Pharmaceuticals Corporation Limited |
| 12. | (a) Bharat Petroleum Corporation Ltd (except Numaligarh Refinery Limited) (b) BPCL stake in Numaligarh Refinery Limited to a CPSE strategic buyer \$ |
| 13. | The Shipping Corporation of India Limited |
| 14. | Container Corporation of India Limited |
| 15. | Neelachal Ispat Nigam Limited@ |
| 16. | Rashtriya Ispat Nigam Ltd. |
| 17. | IDBI Bank Ltd. |

^ Transaction halted for the time being.

@ Strategic Buyer selected

\$ Transaction Completed

b. Ongoing Transactions being processed by respective Administrative Ministries

| | |
|-----|--|
| 18. | Various Units of India Tourism Development Corporation Limited |
| 19. | Hindustan Antibiotics Limited |
| 20. | Bengal Chemicals & Pharmaceuticals Limited |

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF ECONOMIC AFFAIRS

LOK SABHA
UNSTARRED QUESTION NO. 1878

TO BE ANSWERED ON MONDAY, 14TH MARCH, 2022/ PHALGUNA 23, 1943 (SAKA)

Corporate Management by SEBI

QUESTION

1878. SHRIMATI MALA RAJYA LAXMI SHAH
SHRI KUNWAR PUSHPENDRA SINGH CHANDEL:

Will the Minister of Finance be pleased to state:

- (a) whether any steps have been taken by the Securities and Exchange Board of India (SEBI) to improve the corporate management;
- (b) if so, the details of efforts made in this regard during the last three years;
- (c) the details of the irregularities found in corporate management during the said period, region and State-wise; and
- (d) whether the Government is contemplating any policy scheme to improve the corporate management in stock exchange and if so, the details thereof?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) & (b): Yes. Corporate governance norms for listed companies were introduced on February, 2000 based on the recommendations of the Kumar Mangalam Birla Committee and subsequently, strengthened in 2004 based on the recommendations of the Narayana Murthy Committee. Further, based on the recommendations of Kotak Committee, amendments to the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 were notified on May 09, 2018. Major reforms arising out of the recommendations of Kotak Committee have been implemented in a phased manner. Some of these reforms taking effect in the last three years are as follows:

- i. At least one woman independent director in the top 500 listed entities by market capitalization by April 1, 2019 and in the top 1000 listed entities, by April 1, 2020.
- ii. Reduction in the maximum number of listed entity directorships from 10 to 8 by April 01, 2019 and to 7 by April 1, 2020.
- iii. Mandatory disclosure of consolidated quarterly results with effect from FY2019-20.

- iv. Minimum six directors in the top 1,000 listed entities by market capitalization by April 1, 2019 and in the top 2000 listed entities, by April 1, 2020.
- v. Quorum for Board meetings (1/3rd of the size of the Board or 3 members, whichever is higher) in the top 1000 listed entities by market capitalization by April 1, 2019 and in the top 2000 listed entities, by April 1, 2020.

(c): In cases of grave irregularities found in corporate governance, SEBI initiated enforcement proceedings in the interest of investors or the securities market. Details of such cases in the last three years are given below:

| S.N. | State/Region | Number of Cases |
|------|--------------|-----------------|
| 1 | Delhi | 2 |
| 2 | Gujarat | 7 |
| 3 | Karnataka | 2 |
| 4 | Maharashtra | 7 |
| 5 | Punjab | 1 |
| 6 | Tamil Nadu | 1 |
| 7 | West Bengal | 2 |

(d): Review of corporate governance norms is a continuous process, and the same are carried out as per the need of the changing dynamics of the securities market. Securities Contracts (Regulation) (Stock Exchanges and Clearing Corporations) Regulations, 2018 (SECC, 2018) inter alia prescribe regulatory framework for recognition, ownership and governance in stock exchanges. Further, regulations 7(2) (d), regulations 23 to 33 under Chapter V, regulation 45(1) of the SECC, 2018 deals with the governance of the stock exchanges and clearing corporations.

**GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF ECONOMIC AFFAIRS**

**RAJYA SABHA
UNSTARRED QUESTION NO: 1521
TO BE ANSWERED ON 15TH MARCH, 2022/ PHALGUNA 24, 1943 (SAKA)**

DECISION MAKING IN NSE ON BEHEST OF A YOGI

**1521: SMT. CHHAYA VERMA,
SHRI VISHAMBHAR PRASAD NISHAD,
CH. SUKHRAM SINGH YADAV**

Will the Minister of Finance be pleased to state:

- (a) whether Government has received any information about the decision making by the National Stock Exchange (NSE) on the suggestion/behest of a yogi/Baba;
- (b) if so, the details thereof;
- (c) whether it is a fact that some illegal appointments have been made at the behest of the mysterious person for the operation of NSE; and
- (d) if so, the details of the actions taken in this regard?

ANSWER

**SHRI PANKAJ CHAUDHRY
MINISTER OF STATE FOR FINANCE**

(a) and (b): Securities and Exchange Board of India (SEBI) has informed that an Ex MD & CEO of NSE, had sought guidance from a siddha purusha/yogi. During the course of investigation by SEBI, it was found that certain emails on various matter were exchanged by the that MD & CEO with the yogi.

(c) and (d): SEBI has informed that irregularities were observed in the appointment of the Chief Strategic Advisor (CSA), during the tenure of that Ex MD & CEO of NSE. This appointment was made without following due process of appointment.

Accordingly, SEBI imposed monetary penalty and other restrictions on that Ex MD & CEO and the then CSA for violation of provisions of SEBI Act, 1992 and SCRA, 1956.

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF ECONOMIC AFFAIRS

LOK SABHA
UNSTARRED QUESTION NO. 1999

TO BE ANSWERED ON MONDAY, MARCH 14, 2022/PHALGUNA 23, 1943 (SAKA)

SEBI's Refund to Investors

QUESTION

1999. DR. MANOJ RAJORIA:

Will the Minister of Finance be pleased to state:

- (a) the number of investors and quantum of money invested in the bonds sold by the companies of the Sahara Group;
- (b) whether any fund has been given to the Securities and Exchange Board of India (SEBI) by the Sahara Group in compliance of the orders of the Hon'ble Supreme Court to return the money to the investors;
- (c) if so, the details thereof and if not, the reasons therefor along with the quantum of money paid to the investors by SEBI out of the said fund;
- (d) whether the Government intends to return the said money to the Sahara Group which was made available to SEBI by the Sahara Group to enable the Sahara Group itself to return that money to the investors; and
- (e) if so, the details thereof?

ANSWER

MINISTER OF STATE FOR FINANCE
(SHRI PANKAJ CHAUDHARY)

(a): Sahara India Real Estate Corporation Limited (SIRECL) collected Rs. 19400.87 crores from 232.85 lakh investors and Sahara Housing Investment Corporation Limited (SHICL) collected Rs. 6380.50 crores from 75.14 lakh investors.

(b) and (c): Yes. Pursuant to the order of the Supreme Court dated 31.08.2012 and the subsequent orders, SIRECL and SHICL collectively deposited Rs15,503.69 crores into a designated 'SEBI-Sahara Refund' Account as on December 31, 2021 against the Principal Amount Rs 25,781.37 crores collected from the investors. SEBI received 19,644 Applications in total involving 53,642 Original Bond Certificates / Pass Books for an aggregate Principal Amount of Rs 81.70 crores. SEBI made refunds with respect to 17,526 eligible bondholders involving 48,326 Original Bond Certificates / Pass Books for an aggregate amount of Rs 138.07 crores (i.e. Rs 70.09 crores as Principal and Rs 67.98 crores as an Interest). The remaining applications were closed either due to their records not being traceable in the documents/data provided by SIRECL and SHICL or because no response was received from the bondholders to further queries raised by SEBI.

(d) and (e): SEBI, based on directions issued from time to time by the Supreme Court and the advice rendered by Justice (Retd) B N Agarwal appointed by the Supreme Court, has made the refunds. Further, SEBI has also filed an Interlocutory Application dated 21.10.2021 seeking further directions from the Supreme Court in the matter.

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF INVESTMENT AND PUBLIC ASSET MANAGEMENT
(DIPAM)

LOK SABHA
UNSTARRED QUESTION NO. 1902
TO BE ANSWERED ON MONDAY, MARCH 14, 2022
PHALGUNA 23, 1943 (SAKA)

SALE OF LIC SHARES

1902. PROF. SOUGATA RAY:

WILL THE MINISTER OF FINANCE BE PLEASED TO STATE:

- (a) whether the Government has filed a draft red herring prospectus with SEBI for selling 5% of LIC;
- (b) if so, the details thereof;
- (c) the details of persons who are eligible to buy the shares of LIC and percentage of shares to be sold to them;
- (d) whether the Government/SEBI has fixed any limit on purchase of LIC Shares; and
- (e) if so, the details thereof?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(DR. BHAGWAT KISHANRAO KARAD)

a) to b) Yes Sir. Pursuant to the CCEA's (Cabinet Committee on Economic Affairs) decision which approved the proposal to list shares of the LIC on stock market through an Initial Public Offer (IPO), LIC has filed its Draft Red Herring Prospectus (DRHP) with SEBI on 13.02.2022.

c) to e) As per Section 5, Clause 9(a) of the LIC Act 1956, the policyholders of the Corporation are eligible for a reservation in LIC IPO to an extent of up to 10% of the issue size, provided that the value of allotment of equity shares to such a policyholder shall not exceed two lakh rupees or such higher amount as the Central Government may by notification specify. As per SEBI (ICDR) Regulations 2018, the employees of the Corporation, Qualified Institutional Bidders (QIBs), Retail Investors and Non-Institutional Investors are eligible to bid for shares of LIC, to the extent prescribed in the said regulations.

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 1890

ANSWERED ON – 14.3.2022

UNCLAIMED FUNDS OF LIC

1890. SHRI MANICKAM TAGORE B.:

Will the Minister of FINANCE be pleased to state:

- (a) whether it is a fact that the Life Insurance Corporation (LIC) had unclaimed funds to the tune of Rs. 21,539.00 crore as of September, 2021;
- (b) if so, whether it is also true that this includes interest earned over the outstanding unclaimed amount;
- (c) if so, the details thereof; and
- (d) the manner in which the said huge funds is likely to be used/disposed of in the event of its disinvestment?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR. BHAGWAT KARAD)

(a) to (c): Yes, sir. The outstanding unclaimed deposits of the Life Insurance Corporation of India (LIC), as on 30.9.2021, stood at Rs. 21,538.93 crore, which include Rs. 2,911.08 crore as interest earned on unclaimed deposits.

(d): Outstanding amounts lying in unclaimed accounts are settled in favour of respective policyholders or claimants upon receipt of claim request. Further, as per the provisions of Senior Citizens' Welfare Fund Rules, 2016 notified by the Government of India and a Master Circular dated 25.7.2017 issued by the Insurance Regulatory and Development Authority of India, all insurers, including LIC, who have unclaimed amounts of policyholders for a period of more than 10 years as on 30.9.2017 are required to transfer the same with interest to the Senior Citizens' Welfare Fund every year. Further, even after transfer of the unclaimed amounts to the Fund, a policyholder or claimant continues to be eligible to claim the unclaimed amounts under their respective policies for a period of up to 25 years.

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF REVENUE
LOK SABHA

UNSTARRED QUESTION NO. 1848

TO BE ANSWERED ON MONDAY, MARCH 14, 2022/PHALGUNA 23, 1943 (SAKA)

PENALTY FOR NON-LINKING OF PAN AND AADHAAR

1848. SHRIMATI RANJANBEN DHANANJAY BHATT:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government proposes any provision of penalty for not linking PAN Card with Aadhaar;
- (b) if so, whether the Government has taken any steps in this regard; and
- (c) if so, the details thereof and if not, the reasons therefor?

ANSWER

THE MINISTER OF STATE IN MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a), (b) & (c) Yes, Sir. Finance Act, 2021 inserted a new section 234H in the Income-tax Act, 1961 to complete the process of PAN-Aadhar linking. This section provides that where a person who is required to intimate his Aadhaar under sub-section (2) of section 139AA and fails to do so on or before a prescribed date, he shall be liable to pay a fee not exceeding a sum of one thousand rupees as may be prescribed, at the time of making intimation under sub-section (2) of section 139AA after the said date. 31st March, 2022 is the last date for intimating Aadhaar as notified *vide* notification dated 17.09.2021.
