

(c) the number of schemes that were earlier not reported under SCSP which have been added to Statement 10A and not reported earlier under SCSP as they were non-Plan schemes; and

(d) the number of Ministries that were not reporting under SCSP which have been added to Statement 10A?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RADHAKRISHNAN P.): (a) Due to abolition of distinction of Plan/Non-Plan expenditure in Budget (2017-18), a number of statements in Expenditure Profile became redundant. Therefore, the statements were renumbered.

(b) The reporting structure of the Statement 10A has not been changed. However, the Revenue-Capital break-up of expenditure has been added up.

(c) A total number of 28 schemes have been added to the Statement 10A;

(d) Two Ministries have been added to the Statement 10A.

#### **Subscriber base of Atal Pension Yojana**

1645. SHRI SAMBHAJI CHATRAPATI: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that due to lack of awareness and proper promotion, the subscriber base of Atal Pension Yojana is far insignificant in comparison to the population of workers in un-organised sector;

(b) if so, the reasons therefor; and

(c) whether Government has any plan to expand the subscriber base to provide insurance cover to the workers in unorganised sector by taking fresh initiatives?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) and (b) The Atal Pension Yojana (APY) was launched in May, 2015. Registrations of subscribers started from 1st June 2015. As on 20th December 2017, total number of 78,42,533 subscribers have been enrolled under APY.

Due to low level of financial education/literacy levels in the unorganized sector and the fact that contribution to a pension fund is a long term commitment, people take time to understand the basic features of the scheme and then decide on joining it.

However, the Pension Fund Regulatory and Development Authority (PFRDA) has taken the following steps to popularize and create awareness about the scheme:

- Simplification of default penal charges.
- The mode of payment has been changed from only monthly to monthly, quarterly and half yearly, keeping in consideration the seasonal income earners.
- Removal of closure of account clause after 24 months and continuation of the account till the time corpus is available in the account.
- Periodic advertisements in print and electronic media in English, Hindi and regional languages.
- Capacity building of bank branch officials through various training programs. A total of 1443 trainings have been completed covering 72483 bank and DPO officials.
- Participating in town hall meetings, SLBC meetings. Conducting meetings with State Governments.
- Meeting with Secretaries of Union Ministries of Agriculture, Rural Development, WCD, Panchayati Raj, Health etc. with a view to get their unorganized workforce like MNREGA workers, SHG, Asha workers, Aganwadi workers etc. for enrolment under APY.

PFRDA is also conducting various promotional campaigns among the service providers (Banks and Post Offices) like Log-in Days, Elderly Day-Campaigns etc. to popularize and create awareness about the scheme.

(c) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) provide coverage of Rupee two lakhs each for life and accident insurance in the country and focus on the poor and the under privileged and the workers in the unorganised sector.

#### **Charges on deposit of cash in saving bank accounts**

†1646. SHRI AMAR SHANKAR SABLE: Will the Minister of FINANCE be pleased to state:

(a) whether Government has issued a notification to impose fine by the banks in the country for not maintaining minimum balance in savings bank accounts;

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†Original notice of the question was received in Hindi.