(v) For greater coverage of Small Farmers /Marginal Farmers in institutional credit the National Bank for Agriculture and Rural Development (NABARD) has taken further initiatives including formation of Producer Organisations Development Fund (PODF), Producers Organisation Development and Upliftment Corpus Fund (PRODUCE) to support Farmer Producer Organisations (FPOs), Tribal Development Fund (TDF), Watershed Development Fund (WDF), all of which have considerably impacted the credit absorption capacity of the farmers and also facilitated reach of the farmers to Bank credit.

Statement

Details of target and achievement under Annual Agriculture credit flow during the last three years along with number of crop loan accounts financed and amount of crop loan outstanding

Year	Ground level	GLC	Short Term	Short term	Crop Loan	Crop Loan
	Credit (GLC)	achievement	Crop Loan	crop loan	Accounts	Outstanding
	Target (in	(in ₹ crore)	Target (in	achievement	Financed	Accounts at
	₹ crore)		₹ crore)	(in ₹ crore)	during the	year-end
					year (No. of	(No. of
					Accounts	Accounts
					in lakh)	in lakh)
2014-15	8,00, 000	8,45,328	5,75,000	6,35,412	7,41.39	875.52
2015-16	8,50,000	9,15,510	5,95,000	6,65,313	7,61.66	908.30
2016-17	9,00,000	10,65,755	6,15,000	6,89,457	8,60.60	914.34

Unlawful crediting of consumer LPG subsidy

2088. SHRI SANJAY RAUT: Will the Minister of COMMUNICATIONS be pleased to state:

- (a) whether it is a fact that Bharti Airtel opened accounts of its mobile phone subscribers without their consent and allegedly credited consumers LPG subsidy to their Airtel Payments Bank accounts instead of their regular bank accounts unlawfully;
- (b) if so, the details thereof indicating officials responsible for such misappropriation; and
- (c) the details of stringent steps taken or proposed to be taken by Government for such violation of rules?

THE MINISTER OF STATE OF THE MINISTRY OF COMMUNICATIONS (SHRI MANOJ SINHA): (a) to (c) Unique Identification Authority of India (UIDAI), Ministry of Petroleum and Natural Gas and Oil Marketing Companies have received number of complaints from Liquid Petroleum Gas (LPG) Consumers regarding non-receipt of LPG subsidy amounts into their linked bank accounts in the recent past months. On verification of the same, it has been found that M/s Bharti Airtel Limited opened Airtel Payments Bank accounts of its mobile subscribers without their informed consent/explicit understanding during re-verification of their mobile connections through Aadhaar/ based Electronic-Know Your Customers (E-KYC) process.

It has been informed by M/s Bharti Airtel Limited that as per the Aadhaar Payments Bridge (APB)'s Standard Operating Procedure issued by National Payments Corporation of India (NPCI), if two different banks seed the same Aadhaar number to the account of the customer in their respective banks and NPCI, then the bank seeding with the latest mandate date will be mapped in the NPCI mapper and all the subsidies/ Direct Benefit Transfer (DBT) money will be automatically routed to that bank only. However, the banks are required to take written mandate of the customer for seeding Aadhaar number with bank account for DBT subsidy. It has been reported that under the PAHAL scheme (Pratyaksha Hastaantarit Laabh), the LPG subsidy of approximately 41.22 lakh consumers amounting to approx. ₹ 194.44 Crore got deposited into Airtel payment bank accounts. In addition to this, approximately ₹ 56.72 Crore against 3.47 Lakh transactions of various Government schemes also got deposited into Airtel payment bank accounts through Public Financial Management System (PFMS).

In this regard, UIDAI has issued notices to Chief Executive Officers (CEOs) of M/s Bharti Airtel Ltd. and M/s, Airtel Payments Bank Ltd. UIDAI has also imposed financial disincentives of ₹ 1.27 Crore each on M/s Bharti Airtel Limited and M/s Airtel Payments Bank Limited. Further, E-KYC license keys of these two entities were suspended by UIDAI. However, due to the said suspension of E-KYC license key of M/s Bharti Airtel Limited, some hardships may be faced by the Airtel mobile subscribers for reverification of their mobile connections through Aadhaar based E-KYC process so as to comply with the orders of Hon'ble Supreme Court issued in W.P. (C) 607/2016 filed by Lokniti Foundation V/s Union of India. Keeping this in view, the E-KYC license key of M/s Bharti Airtel Limited has been temporarily activated on 21.12.2017 but the E-KYC license key of M/s Airtel Payments Bank Limited remains suspended as on date.

In addition to above, M/s Airtel Payments Bank Ltd. and NPCI have been directed by DBT Mission to take following corrective actions:-

- (i) to revert amount (along with 7.25% per annum interest rate) of PAHAL subsidy in consumer's previously mapped accounts in all such cases where no further transactions were made. For remaining cases, convenience of consumers would be sought.
- (ii) to undertake similar action for all such non PAHAL benefits which got transferred into Airtel Payment Bank accounts through PFMS.
- (iii) to update the NPCI mapper in all such cases where benefits have been redeposited from Airtel Payment Bank to the beneficiaries' earlier mapped bank account.
- (iv) that all cases where Airtel payment bank account has been mapped for the first time i.e., hitherto non-DBT beneficiaries who received DBT payments for the first time, may be continued on the mapper after ascertaining the consent of the beneficiaries.

Average income of agricultural households

2089. DR. KANWAR DEEP SINGH: Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

- (a) whether data regarding average monthly income per agricultural household has been collected for different size of landholdings;
 - (b) if so, under which size the maximum households fall;
 - (c) the average income of that class;
 - (d) whether the average income of farmers is also available; and
 - (e) if not, by when it would be collected?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE (SHRI GAJENDRA SINGH SHEKHAWAT): (a) to (e) The average monthly income of agricultural household for different size of landholding is estimated by National Sample Survey Office (NSSO) through the 'Situation Assessment Survey' conducted from time to time. The first "Situation Assessment Survey of Farmers" was conducted in rural areas of the country during NSS 59th round (January, 2003- December, 2003). Thereafter, during the 70th round, a repeat survey "Situation Assessment Survey of Agricultural Households" was conducted for the reference period of the agricultural year July, 2012 to June, 2013.