

Bank	Operating profit	Provision for NPAs	Net profit
Indian Overseas Bank	2,436	3,972	-1,407
Oriental Bank of Commerce	1,697	2,055	-291
Punjab and Sind Bank	7,034	12,715	-5,472
Punjab National Bank	759	1,189	-507
Syndicate Bank	25,878	23,222	-3,931
State Bank of India	1,129	3,396	-2,824
UCO Bank	1,688	3,449	-1,770
Union Bank of India	3,861	3,513	269
United Bank of India	489	1,795	-1,272
Vijaya Bank	1,611	1,036	284

Returns under Sukanya Samriddhi Yojana

2108. SHRI MD. NADIMUL HAQUE Will the Minister of FINANCE be pleased to state:

(a) the funds allocated/expenditure incurred by Government on Sukanya Samriddhi Yojana (SSY), since its inception, year-wise and State/UT-wise;

(b) the number of accounts opened under SSY since its inception, year-wise and State/UT-wise;

(c) the details of amount deposited under SSY since its inception, year-wise and State/UT-wise;

(d) whether the returns on recurring deposits and fixed term deposit offer better returns than SSY;

(e) if so, the details thereof; and

(f) the steps taken by Government to correct the anomaly?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RADHAKRISHNAN P.): (a) Sukanya Samriddhi Yojana is a voluntary Small Savings Scheme under which an account is opened in the name of minor girl child. There is no fund allocation/expenditure incurred by Government on the scheme, however interest as notified by the Government from time to time is payable on deposit held in the accounts under the scheme.

(b) The number of accounts opened under SSY since its inception, year-wise and State/UT-wise is given in the Statement-I (*See* below).

(c) The details of amount deposited under SSY since its inception, year-wise and State/UT-wise is given in the Statement-II (*See* below).

(d) No Sir, As of now, the returns on recurring deposits and fixed term deposit are not better than SSY.

(e) and (f) Question does not arise.

Statement-I

No. of accounts opened under SSA scheme

Sl. No.	Name of the State	2015-16	2016-17	2017-18	As on 31.10.2018 since its inception
1	2	3	4	5	6
1.	Andaman and Nicobar Islands	0	1,817	478	2,539
2.	Andhra Pradesh	4,49,379	1,30,280	1,09,082	7,51,804
3.	Arunachal Pradesh	6,343	3,282	2,397	13,555
4.	Assam	1,47,604	36,591	26,884	2,26,840
5.	Bihar	2,66,432	1,55,710	1,48,992	6,47,716
6.	Chhandigarh	0	5,274	3,799	10,612
7.	Chhattisgarh	1,44,383	1,11,849	1,19,087	4,24,626
8.	Dadra and Nagar Haveli	0	453	393	950
9.	Daman and Diu	0	645	484	1,257
10.	Delhi	1,15,455	82,604	60,448	2,94,825
11.	Goa	23,915	6,576	5,695	39,751
12.	Gujarat	1,87,260	1,70,297	1,09,226	5,23,546
13.	Haryana	2,57,389	1,13,557	75,302	5,01,440
14.	Himachal Pradesh	1,28,625	41,588	43,872	2,39,076
15.	Jammu and Kashmir	1,17,880	15,421	10,319	1,47,578
16.	Jharkhand	4,24,891	1,04,032	44,819	5,95,454
17.	Karnataka	8,95,766	1,33,000	1,34,903	12,78,851

1	2	3	4	5	6
18.	Kerala	3,00,976	57,104	58,402	4,55,328
19.	Lakshadweep*	0	0	10	10
20.	Madhya Pradesh	3,26,107	1,58,176	1,17,524	9,46,151
21.	Maharashtra	5,93,791	2,90,877	2,41,222	12,54,882
22.	Manipur	17,804	4,787	3,656	28,265
23.	Meghalaya	2,893	4,090	2,474	11,389
24.	Mizoram	2,000	1,415	529	5,175
25.	Nagaland	3,358	1,295	704	5,773
26.	Odisha	2,91,535	1,27,160	98,798	5,70,654
27.	Puducherry	0	4,580	3,575	11,048
28.	Punjab	2,11,635	83,263	66,347	4,12,086
29.	Rajasthan	3,00,840	1,32,601	1,98,545	7,25,946
30.	Sikkim	5,077	1,905	1,267	9,788
31.	Tamilnadu	12,35,234	1,71,507	1,58,396	16,68,246
32.	Telangana	2,96,963	95,621	86,351	5,30,173
33.	Tripura	13,720	7,752	3,841	27,709
34.	Uttar Pradesh	9,78,263	2,49,120	2,38,317	15,95,798
35.	Uttarakhand	2,32,492	51,846	50,398	3,66,463
36.	West Bengal	5,53,472	1,29,545	1,01,134	8,27,846
TOTAL		85,31,482	26,85,620	23,27,670	1,51,53,150

* In respect of State Bank of India, the figures for Lakshadweep are included in figures for Kerala.

Statement-II

Details of amount deposited under SSA scheme

					(₹ in crores)
Sl. No.	Name of the State	2015-16	2016-17	2017-18	As on 31.10.2018 since its inception
1	2	3	4	5	6
1.	Andaman and Nicobar Islands	0.00	3.39	3.69	9.59
2.	Andhra Pradesh	205.20	563.29	469.64	1,540.46

1	2	3	4	5	6
3.	Arunachal Pradesh	4.64	9.19	11.91	33.80
4.	Assam	49.42	87.78	103.63	304.28
5.	Bihar	82.17	222.61	304.30	791.34
6.	Chandigarh	0.00	16.85	21.23	47.55
7.	Chhattisgarh	62.59	168.93	218.34	555.87
8.	Dadra and Nagar Haveli	0.00	0.81	0.72	1.26
9.	Daman and Diu	0.00	0.98	1.51	2.88
10.	Delhi	98.61	462.40	584.00	1,511.18
11.	Goa	23.72	23.37	18.60	77.17
12.	Gujarat	192.99	376.24	449.69	1,310.59
13.	Haryana	264.32	544.81	669.59	1,847.09
14.	Himachal Pradesh	93.71	169.79	200.72	1,065.72
15.	Jammu and Kashmir	58.11	91.49	141.54	351.31
16.	Jharkhand	113.46	160.57	177.07	555.92
17.	Karnataka	749.34	460.28	700.62	2,338.97
18.	Kerala	242.35	292.26	249.93	838.62
19.	Lakshadweep*	0.00	0.00	0.00	0.01
20.	Madhya Pradesh	157.21	314.22	165.04	778.56
21.	Maharashtra	496.20	1,227.43	1,167.52	3,720.04
22.	Manipur	8.66	12.05	14.48	44.21
23.	Meghalaya	0.39	6.30	7.77	20.32
24.	Mizoram	0.33	1.56	1.91	4.83
25.	Nagaland	0.48	1.97	2.17	6.14
26.	Odisha	165.14	303.44	278.23	918.38
27.	Puducherry	0.00	14.43	16.57	42.72
28.	Punjab	192.75	321.93	391.82	1,136.97
29.	Rajasthan	60.11	194.63	303.47	787.29
30.	Sikkim	3.85	6.00	6.59	21.11
31.	Tamilnadu	928.13	787.97	970.75	3,238.68
32.	Telangana	266.44	306.79	831.23	1,630.99

1	2	3	4	5	6
33.	Tripura	6.92	13.79	18.80	52.80
34.	Uttar Pradesh	281.49	347.27	507.30	1,456.35
35.	Uttarakhand	141.41	239.36	282.60	852.67
36.	West Bengal	201.22	498.10	558.06	1,600.57
TOTAL		5,151.33	8,252.28	9,851.05	29,496.24

* In respect of State Bank of India, the figures for Lakshadweep are included in figures for Kerala.

Loan guarantee scheme for MSMEs

2109. PROF. M.V. RAJEEV GOWDA: Will the Minister of FINANCE be pleased to state:

(a) the ownership structure and shareholding of the Pvt. Ltd. company which the Government is promoting to grant loans to MSMEs in fifty nine minutes, as promised in the new 12-point, key initiative launched in November, 2018;

(b) why a processing fee of ₹ 1180 which includes 18 per cent GST is being charged from MSME applicants for registering it to be considered for loans by the bank;

(c) whether Government has taken any steps to reduce the risk of Contact Less Loan Sanctions from the PSU Banks;

(d) if so, the details thereof; and

(e) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) The “psbloansin59minutes.com” portal is an online lending portal run by “Online PSB Loans Limited”, a public limited company wherein 6 Public Sector Banks (PSBs) and Financial Institutions (FIs) along with their associate companies hold 54% majority stake and majority seats (4 out of 7) on the Board.

(b) No fee is charged from borrowers for registration of Micro, Small and Medium Enterprises (MSMEs) on the portal or for cases of renewal. Convenience Charge of ₹ 1000/- +GST is levied only when the MSME gets in-principle approval on the marketplace Uniform Resource Locator (URL) of the portal. The charge collected is used by Online PSB Loans Ltd. to meet out of pocket expenses payable to third parties for various services and for its own expenditure.

(c) to (e) The portal has an integrated GST, ITR, Bank Statement Analyzer, Fraud Check and Bureau Check facility thereby enabling banks to access pre-screened and