

42%, thereby increasing the resource availability with the States *vis-a-vis* the Centre. Further, the level of flexi fund available in each CSS has been raised from 10% to 25% after revising the funding pattern of CSS. This was done to enable the States to satisfy the local needs and undertake innovations. The trend in outlays in the Expenditure Budget of Gol for 28 CSSs for the last four years shown below reflects an increase of around 37.42% in 2019-20 BE (Final) compared to actual of 2016-17:—

(Rs. in Crore)

Scheme Category	Actual 2016-17	Actual 2017-18	RE 2018-19	BE (Final) 2019-20
CSS	2,41,296	2,85,448	3,04,849	3,31,610

#### **Seeding of bank account and linking with Aadhaar**

†2582. DR. KIRODI LAL MEENA: Will the Minister of FINANCE be pleased to state:

(a) whether Government is considering to allow seeding of bank accounts of the beneficiaries and linking them with the bank accounts available with the Departments of State Governments as well as the Aadhaar details only after obtaining permission from the beneficiaries; and

(b) if so, by when and if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): (a) and (b) Ministry of Electronics and Information Technology (MeitY) has apprised that “The Aadhaar and Other Laws (Amendment) Bill, 2019” has been passed by the Parliament. The bill, *inter-alia*, has the provision for allowing the use of Aadhaar authentication on voluntary basis as acceptable Know Your Customer (KYC) document, by inserting Section 11A under the Prevention of Money Laundering Act, 2002.

Further, as per Reserve Bank of India (RBI) s) Master Direction on KYC dated 25.2.2016 (as amended in May 2019), banks are to obtain the Aadhaar number from an individual who is desirous of receiving any benefit or subsidy under any scheme notified under section 7 of the Aadhaar (Targeted Delivery of Financial and Other subsidies, Benefits and Services) Act, 2016 (18 of 2016).

As far as the requirement of Aadhaar number for receipt of certain subsidies, benefits and services etc. are concerned, Section 7 of The Aadhaar (Targeted Delivery

†Original notice of the question was received in Hindi.

of Financial and Other subsidies, Benefits and Services) Act, 2016 (18 of 2016), *inter alia*, provides that:—

“The Central Government or, as the case may be, the State Government may, for the purpose of establishing identity of an individual as a condition for receipt of a subsidy, benefit or service for which the expenditure is incurred from, or the receipt therefrom forms part of, the Consolidated Fund of India, require that such individual undergo authentication, or furnish proof of possession of Aadhaar number or in the case of an individual to whom no Aadhaar number has been assigned, such individual makes an application for enrolment:

Provided that if an Aadhaar number is not assigned to an individual, the individual shall be offered alternate and viable means of identification for delivery of the subsidy, benefit or service.”

The linking of the bank accounts with Aadhaar for receiving subsidy/direct benefit transfers from the Government, including the State Governments is done as per the extant provisions of the Aadhaar (Targeted Delivery of Financial and Other subsidies, Benefits and Services) Act, 2016 (18 of 2016).

#### **MUDRA loans turned NPAs**

2583. SHRI RAVI PRAKASH VERMA: Will the Minister of FINANCE be pleased to state:

- (a) whether more than ₹ 16,000/- crores of loans have turned as NPAs under MUDRA Scheme as per the RTI information;
- (b) if so, the details thereof, bank-wise; and
- (c) the reasons for the same?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): (a) and (b) Out of Pradhan Mantri Mudra Yojana (PMMY) loans amounting to over ₹ 8,93,000 cr. sanctioned by Member Lending Institutions (MLIs) upto 31.03.2019, loans amounting to approximately 2%, i.e. ₹ 17651.74 crore (provisional) have turned into Non Performing Assets (NPAs), since inception of the scheme. NPA of all MLIs under PMMY scheme is given in the Statement (*See* below).

(c) Reasons for NPAs for loans extended under PMMY are, *inter alia*, first time borrowers under Shishu category prioritising emergent needs, business failures, inefficiencies in lending practices, poor credit appraisal, wilful default by borrowers, impaired cash flows of the units due to slowdown in business etc.