

Ministry of Finance  
Department of Financial Services

**Significant Developments of Department of Financial Services for April, 2022**

1. In pursuance of the Budget Announcement 2022-23 to set up 75 Digital Banking Units (DBUs) in 75 districts of country, RBI has issued detailed guidelines on 07.04.2022. 75 districts for setting up the DBUs have also been identified.
2. Annual Financial Accounts of 10 PSBs have been finalized till date. They have shown remarkable improvement in PAT which grew by 92% to Rs.62,097 crore and advances which increased by 9.8%. Other parameters like CASA, NPA, CRAR and deposits have also shown improvement.
3. Details of other regular measures and significant developments are annexed herewith.

## Other Regular measures of DFS

## Financial Inclusion Measures - Progress under flagship schemes

Schemes	Achievement as on 27.04.2022 (Since Inception)	Increase in FY 2021-22	Increase in April, 2022			
Pradhan Mantri Jan DhanYojan ( <b>PMJDY</b> )						
• No. of PMJDY Accounts	45.28 crores	2.97 crores	22 lakh (14 lakhs–Rural+8 lakhs – Urban)			
• Deposits	₹1,66,410 crore	₹24,141 crore	14.64 lakhs			
• No. of RuPay Card	31.77 crores	69 Lakhs				
Pradhan Mantri Suraksha BimaYojana ( <b>PMSBY</b> )						
• Cumulative Enrolment	28.37 crores	4.92 crores	19 lakhs			
• No. of Claim disbursed	97,227	50,981	774			
Pradhan MantriJeevanJyotiBimaYojana ( <b>PMJJBY</b> )						
• Cumulative Enrolment	12.77 crores	2.38 crores	11 lakhs			
• No. of Claim disbursed	5,76,121	3,36,102	5,114			
Atal Pension Yojana ( <b>APY</b> )	4.05 crore	98 lakhs	4.14 lakhs			
<b>Pradhan Mantri Mudra Yojana (PMMY)</b>						
	Since inception (as on 06.05.2022)	During FY 2021-22 (Till 31.03.2022)		During April, 2022		
	A/c (in crore)	Amt.(In ₹ crore)	A/c (in crore)	Amt.(In ₹ crore)	A/c (in crore)	Amt.(In ₹ crore)
Shishu	30.06	798006	4.17	124747	0.11	3434
Kishore	4.35	660790	1.11	137644	0.05	7335
Tarun	0.69	447652	0.10	76719	0.01	3967
Total	35.10	1906448	5.38	339110	0.17	14736
New Entrepreneurs (out of Total)	7.48	595467	0.65	72685	0.03	2090
SC/ST/OBC (included in Total)	17.86	656951	2.78	125226	0.09	6192
Women (out of Total)	23.95	847076	3.84	166422	0.13	5407
<b>Stand Up India (SUI)</b>						
	Since inception (as on 30.04.2022)		During FY 2021-22		During April ,2022	
	No. of A/c	Amt.(In ₹ crore)	No. of A/c	Amt.(In ₹ crore)	No. of A/c	Amt.(In ₹ crore)
SC	19562	4029.95	3063	657.77	37	6.74
ST	6574	1403.30	1318	276.60	22	6.36
Women	109353	25055.96	14491	3319.29	95	20.12
TOTAL	135489	30489.21	18872	4253.66	154	33.22

## COVID related Measures

- i. In April 2022, under Emergency Credit Line Guarantee Scheme (ECLGS) an amount of **₹6,067 crore has been sanctioned in 5,424 loan accounts**. As a result, as on 29.04.2022, under ECLGS, ₹3,51,029 crore has been sanctioned in 1.31 crore loan accounts. The amount disbursed so far is ₹2,67,658 crore.
- ii. **Loan Guarantee Scheme for COVID affected Sectors (LGSCAS)** was announced to provide 50% guarantee coverage in brownfield and 75% in greenfield projects by NCGTC for maximum loan of ₹100 crore per project, with aim to upscale medical infrastructure targeting underserved areas. The Scheme is applicable to all loans sanctioned up to 30.06.2022, or till guarantees for an amount of ₹50,000 crore are issued, whichever is earlier. As per NCGTC, ₹2,426 crore have been issued of which **₹398 crore were sanctioned during April, 2022**.
- iii. **₹1500 crore Interest Subvention for MUDRA-Shishu Loans: 2% Interest** Subvention for prompt payees of Mudra-Shishu Loans for a period of 12 months is provided by the Government to eligible borrowers. As on 29.04.2022, more than ₹675.99 crore has been disbursed by SIDBI to Money Lending Institutions (MLIs) for onward credit of subvention amount into borrower's accounts.
- iv. **The PM Street Vendor's Atmanirbhar Nidhi Scheme (PM SVANIDHI):** A Central Sector Scheme fully funded by MoHUA, provides a Special Micro-Credit facility as a working capital loan of up to ₹10,000 to eligible urban street vendors. As on 30.04.2022, a total of 34.45 lakh applications amounting to ₹3,684 crore have been sanctioned, out of which, 31.71 lakh loans amounting to ₹3,348 crore have been disbursed. **0.84 lakh applications amounting to ₹128 crore have been sanctioned during April, 2022**.
- v. **Kisan Credit Card Special Saturation Drive:** During the Drive initiated since February, 2020, KCCs were issued to 3.07 crore beneficiaries with limit of ₹3.42 lakh crore, as on 28.04.2022. **During April' 2022, 7 lakh KCCs with limit of ₹8 lakhs were issued**. Since November, 2021, a three-month drive was initiated to ensure maximum coverage of farmers engaged in Animal husbandry and Fisheries activities. The drive, which was suspended on 18.01.2022 due to COVID-19, has now been resumed from 18.04.2022 to 31.07.2022.

- vi. Under Pradhan MantriGaribKalyan Package Scheme, ₹50 Lakh insurance coverage is provided to Corona Health workers. The number of claims settled are as under:

Insurance of ₹50 Lakh, under PMGKY to Corona health workers	As on 30.04.2022 (Since inception in 2020)	During April, 2022
Insurance Scheme of ₹50 lakh valid upto 24.03.2021	971	13
Insurance Scheme of ₹50 lakh valid from 24.04.2021 to 18.04.2022	870	69

#### Regular Departmental measures

- i. **Aadhaar seeding in accounts:** As on 29.04.2022, out of 149.49 crore CASA accounts, 128.97 crore accounts (86.3%) have been seeded with Aadhaar. **41 lakh accounts have been seeded with Aadhaar in April, 2022.**
- ii. **Aadhaar enrolment centres:** 14,239 Aadhaar enrolment centres were set up in the country, out of which **10 centres were set up in April, 2022.**
- iii. **BHIM Aadhaar Pay devices:** 17.30 lakh BHIM Aadhaar Pay devices have been installed under funding support from the Government to the Financial Inclusion Fund of which **27,000 were installed in April, 2022.**
- iv. Insurance coverage to PMJDY account holders: **3.35 crore and 9.62 crore** PMJDY account holders have been enrolled under PMJJBY and PMSBY, respectively of which **6.64 lakh and 12.12 lakh PMJDY account holders** have been enrolled under PMJJBY and PMSBY, respectively during **April, 2022.**

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