

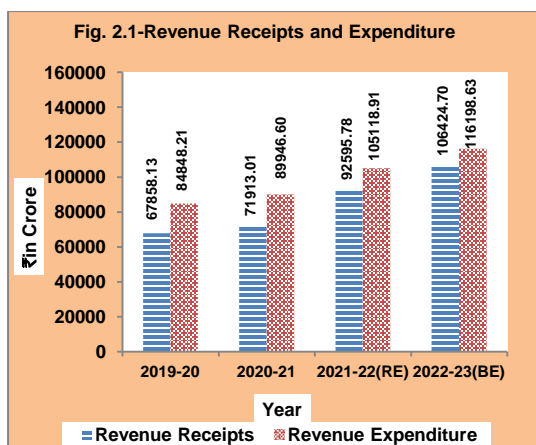
PUBLIC FINANCE, BANKING & CREDIT, FINANCIAL INCLUSION AND EXCISE & TAXATION

Haryana is one of the most progressive States in the country. It has been a pioneer State in carrying out fiscal reforms and our fiscal management is reckoned as one of the best in the country. Public finance relates to the collection of taxes by the Government from those who benefit from the provision of public goods and the use of those tax funds towards production and distribution of public goods. Resource generation, resource allocation and expenditure management (resource utilization) are the essential components of a public financial management system. The purview of public finance is considered to be three fold namely; efficient allocation of resources, distribution of income, and macro-economic stabilization.

2.2 The fiscal parameters of the State such as fiscal deficit and Debt to Gross State Domestic Product (GSDP) ratio are within the limits prescribed by the Central Finance Commission and Government of India, which indicate prudent fiscal management. As per the Revised Estimates for the 2021-22, State is able to keep fiscal deficit at 2.99% of GSDP which is much below the prescribed limit of 4% of GSDP prescribed by the Central Finance Commission. Similarly, as per Revised Estimates for the 2021-22, the debt to GSDP ratio has also been maintained at 24.98% below the norm of 32.6%. As per the Budget Estimates for the 2022-23, the fiscal deficit is estimated at 2.98% to GSDP, which is within the stipulated limits prescribed by the Central Finance Commission.

Revenue Receipts and Revenue Expenditure

2.3 The revenue receipts and revenue expenditure of the State from 2019-20 to 2022-23 (BE) are shown in **Fig. 2.1 and Annexures 2.1 & 2.2**. The revenue receipts comprise State's Own Tax and Non-Tax Revenue, Share in Central Taxes and Grant-in-Aid from the Centre. As per Budget Estimates of 2022-23, the revenue receipts of the Government of Haryana are expected to be ₹1,06,424.70 crore as against the estimated revenue expenditure of ₹1,16,198.63 crore. The revenue receipts of the State Government was ₹ 92,595.78 crore as against the revenue expenditure of ₹ 1,05,118.91 crore in 2021-22 (RE). It was ₹ 71,913.01 crore as against the revenue expenditure of 89,946.60 crore in 2020-21.



Total Tax

2.4 The tax position of Haryana State from 2019-20 to 2022-23 (BE) is

Table: 2.1- Tax Position of the State

Year	₹ in Crore		
	State's Own Tax Revenue (OTR)	Share in Central Taxes (SCT)	Total Tax
2019-20	42824.95	7111.53	49936.48
2020-21	46265.80	6437.59	52703.39
2021-22 (RE)	64991.61	8682.92	73674.53
2022-23 (BE)	73727.50	8925.98	82653.48

RE - Revised Estimates, BE- Budget Estimates

Source: State Budget Documents.

Own Tax Revenue

2.5 The contribution of Sales Tax in Own Tax Revenue is estimated at ₹14,099.50 crore in 2022-23 (BE) as compared to ₹ 12,140 crore in 2021-22 (RE). Sales tax is estimated to increase by 16.14% in 2022-23 (BE) over 2021-22 (RE). The contribution of SGST in own tax revenue is estimated at ₹ 32,825 crore in 2022-23 (BE) as compared to ₹ 32,359.10 crore in 2021-22 (RE) showing an increase of 1.44% in 2022-23 (BE) over 2021-22 (RE). The contribution of State Excise is estimated at ₹ 12,030 crore in 2022-23 (BE) as compared to ₹ 8,710 crore in 2021-22 (RE) showing an increase of 38.12% in 2022-23 (BE). The contribution of Stamps and Registration is estimated at ₹ 9,720 crore in 2022-23 (BE) as compared to ₹ 8,100 crore in 2021-22 (RE) (Annexure 2.1).

given in **Table 2.1**. Total tax comprises i) State's Own Tax Revenue (OTR) and ii) State's Share in Central Taxes (SCT). The State's OTR is expected to increase from ₹ 42,824.95 crore in 2019-20 to ₹ 73,727.50 crore in 2022-23 (BE) whereas State's SCT is expected to increase from 7,111.53 crore in 2019-20 to ₹ 8,925.98 crore in 2022-23 (BE). The total tax of the State including both OTR and SCT is expected to increase from ₹ 49,936.48 crore in 2019-20 to ₹ 82,653.48 crore in 2022-23 (BE).

Share in Central Taxes

2.6 The transfer from the Centre mainly consists of State's Share in Central Taxes, grant for centrally sponsored schemes, grant under the award of Central Finance Commission and other grants. The Share in Central Taxes is estimated at ₹ 8,925.98 crore in 2022-23 (BE) as against ₹ 8,682.92 crore in 2021-22 (RE). It shows that Share in Central Taxes is likely to increase by 2.80% in 2022-23 (BE) over 2021-22 (RE).

Grant-in-Aid

2.7 The Grant-in-Aid received by the State is shown in **Table 2.2**. Apart from the valuable amount received from Central taxes, the Finance Commission has made recommendations regarding Grant-in-Aid to the States for specific purpose. The State is expected to receive the amount of ₹ 11,565.86 crore as Grant-in-Aid in 2022-23 (BE) as against ₹ 9,694.66 crore in

2021-22 (RE). It indicates that Grant-in-Aid is likely to increase by 19.30% in 2022-23 (BE) over 2021-22 (RE).

Table: 2.2-Grant-in-Aid received from the Central Government

(₹ in crore)	
Year	Amount Received
2019-20	10521.91
2020-21	12248.13
2021-22 (RE)	9694.66
2022-23 (BE)	11565.86

RE - Revised Estimates, BE- Budget Estimates
Source: State Budget Documents.

Capital Receipts and Capital Expenditure

Capital Receipts

2.8 The Capital Receipts and Capital Expenditure of the State from 2019-20 to 2022-23 (BE) are shown in **Fig. 2.2 and Annexure 2.1 & 2.2**. The capital receipts consist of three parts (i) recovery of loans (ii) misc. capital receipts and (iii) borrowing and other liabilities. The capital receipts are estimated at ₹ 35,779.08 crore in 2022-23 (BE) as against ₹ 32,626.89 crore in 2021-22 (RE), showing an increase of 9.66% in 2022-23 (BE).

Capital Expenditure

2.9 The Capital expenditure consisting of capital outlay and lending (disbursement of loans and advances) results in the creation of assets. The capital expenditure of the State is estimated at ₹ 26,005.15 crore in 2022-23 (BE) as against ₹ 20,103.76 crore in 2021-22 (RE) (**Annexure 2.2**).

2.10 The total developmental expenditure, to be incurred on social services like education, medical & public health, water supply & sanitation, social security & welfare, labour & employment, etc. and economic services like agriculture & allied activities, irrigation & flood control, power industries, transport, rural development, etc. is estimated at ₹ 95,793.28 crore in 2022-23 (BE) as

against ₹ 84,016.02 crore in 2021-22 (RE), indicating an increase of 14.02%.

2.11 The total non-developmental expenditure to be incurred on administrative services, organs of State, fiscal services, interest payments, pensions, miscellaneous general services etc. is estimated at ₹ 46,410.50 crore in 2022-23 (BE) as compared to ₹ 41,206.65 crore in 2021-22 (RE). The total non-developmental expenditure is estimated to increase by 12.63% in 2022-23 (BE) over 2021-22 (RE).

Financial Position

2.12 The revenue account is estimated to show a deficit of ₹ 9,773.93 crore in 2022-23 (BE) as against the deficit of ₹ 12,523.13 crore in 2021-22 (RE). The net deposits of small savings, provident fund etc. are estimated to show a surplus of ₹ 1,081.20 crore in 2022-23 (BE) as compared to ₹ 1,020.80 crore in 2021-22 (RE) (**Annexure 2.3**).

Budgetary Expenditure of State Government as Per Economic Classification

2.13 In order to secure legislative control, administrative accountability and auditing of any act of spending, the expenditure in the Government Budget is generally classified department-wise. The Government budgetary transactions are significant only in terms of meaningful economic categories such as consumption expenditure, capital formation etc. and so they have to be sorted out, re-classified and re-grouped. Budget can broadly be divided into Administrative Departments and Departmental Commercial Undertakings. Administrative Departments are Government agencies for the implementation of social and economic policy of the Government, whereas Departmental Commercial Undertakings

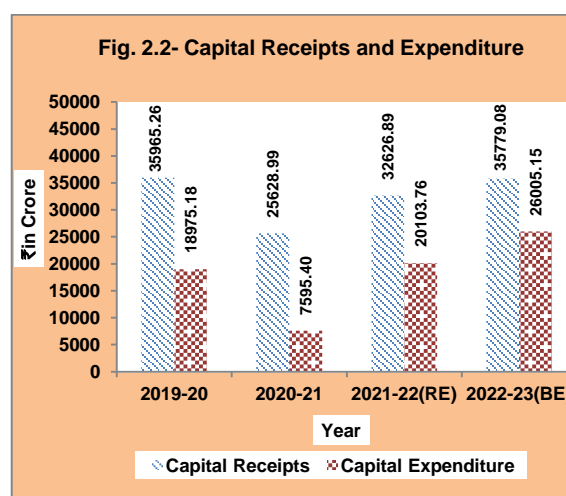
are un-incorporated enterprises owned, controlled and run directly by the Government

2.14 The Economic Classification of the Budget which classifies the budgetary transactions in significant economic categories places the total expenditure at ₹ 1,35,455.95 crore during the year 2022-23 (BE) as compared to ₹ 1,20,384.20 crore in 2021-22(RE) showing an increase of 12.52% (**Annexure 2.4**).

2.15 The consumption expenditure of the State Government is estimated at ₹ 50,599.28 crore in 2022-23 (BE) as against ₹ 42,705.94 crore in 2021-22 (RE). It shows that consumption expenditure is likely to increase by 18.48% in 2022-23 (BE) over 2021-22 (RE).

2.16 State's Gross Capital Formation i.e. investment on buildings, roads & other construction, purchase of vehicles and machinery & equipments by Administrative

Departments and Departmental Commercial Undertakings is estimated at ₹ 21,252.15 crore in 2022-23 (BE) as against ₹ 13,717 crore in 2021-22 (RE). In addition to the Gross Capital Formation, the State Government also provides financial assistance to other sectors of the economy for capital formation through capital transfers, loans & advances and purchasing financial assets.



INSTITUTIONAL FINANCE

2.17 Institutional Finance is vital for any development programme. The role of the State Govt. is to persuade the banking institutions to give greater importance to the agricultural and allied sector, particularly for poverty alleviation programmes. The institutional finance available through commercial, cooperative banks and other term lending institutions reduces pressure on the budgetary resources of the State Govt.

2.18 The total number of Commercial Banks (CBs) and Regional Rural Banks (RRBs) branches working in the State as on September, 2022 was 4,918. The total deposits of CBs and RRBs increased to ₹ 6,00,018 crore in September, 2022. Similarly total advances in the State increased to ₹ 4,31,933 crore

in September, 2022. Credit-Deposit (CD) Ratio is a significant indicator of credit flow for accelerating economic development of the State. The CD Ratio in the State has slightly increased to 72% in September, 2022 as compared to 66% during the corresponding period of last year.

State Annual Credit Plan

2.19 Annual Credit Plan of the State for the current year 2022-23 envisages a credit lending of ₹ 74,389 crore. The targets up to September, 2022 for 2022-23 are decreased by 0.52% as compared to those for the year 2021-22. Overall achievement under State Annual Credit Plan 2022-23 stood at ₹ 82,751 crore up to September, 2022 against the target of ₹ 74,389 crore which was 111% of the annual target (**Table 2.3**).

Table: 2.3- Annual Credit Plan of Haryana for 2022-23

(₹ in Crore)

Sector	Pro-Rata Target 2022-23	Achievement (upto 30.09.2022)	Percentage Achievement
Agriculture & Allied	45093.00	43699.00	97
Micro, Small & Medium Enterprises	20700.00	32973.00	159
Other Priority Sector	8596.00	6079.00	71
Total	74389.00	82751.00	111

Source: Convener Bank, Punjab National Bank.

Table: 2.4- Disbursement by CBs and RRBs in Haryana during 2022-23

(₹ in Crore)

Sector	Pro-Rata Target 2022-23	Achievement (upto 30.9.2022)	Percentage Achievement
Agriculture & Allied	37028.00	36616.00	99
Micro, Small & Medium Enterprises	19951.00	32784.00	164
Other Priority Sector	8191.00	5361.00	65.5
Total	65170.00	74761.00	114.72

Source: Convener Bank, Punjab National Bank.

Table: 2.5- Disbursement by Co-operative Banks in Haryana during 2022-23

(₹ in Crore)

Sector	Pro-Rata Target 2022-23	Achievement (upto 30.09.2022)	Percentage Achievement
Agriculture & Allied	7659.00	7015.00	92
Micro, Small & Medium Enterprises	389.00	132.00	34
Other Priority Sector	373.00	704.00	189
Total	8421.00	7851.00	93

Source: Convener Bank, Punjab National Bank.

Table: 2.6- Disbursement by HSCARDB during 2022-23

(₹ in Crore)

Sector	Pro-Rata Target 2022-23	Achievement (upto 30.09.2022)	Percentage Achievement
Agriculture & Allied	399.00	69.00	17
Micro, Small & Medium Enterprises	26.00	10.00	38
Other Priority Sector	29.00	2.00	7
Total	455.00	81.00	18

Source: Convener Bank, Punjab National Bank.

Table: 2.7- Advances by Small Industries Development Bank of India during 2022-23

(₹ in Crore)

Sector	Pro-Rata Target 2022-23	Achievement (upto 30.09.2022)	Percentage Achievement
Agriculture & Allied	0.00	0.00	0
Micro Small & Medium Enterprises	318.00	42.00	13
Other Priority Sector	0.00	0.00	0
Total	318.00	42.00	13

Source: Convener Bank, Punjab National Bank

2.20 The performance of banks regarding credit lending to agriculture & allied sector is satisfactory. Against the pro-rata target upto September, 2022 of ₹ 45,093 crore, the achievement up to

September, 2022 was ₹ 43,699 crore i.e. 97%. In the micro, small & medium enterprises, the banks disbursed ₹ 32,973 crore against the annual target of ₹ 20,700 crore which is 159% of the target which

shows the tremendous achievement. In the other priority sector banks disbursed ₹ 6,079 crore against the target of ₹ 8,596 crore which is 71% of the target.

Bank-wise Performance of CBs and RRBs

2.21 Under Annual Credit Plan, for the year 2022-23, CBs and RRBs disbursed ₹ 74,761 crore upto September, 2022 against the target of ₹ 65,170 crore which is 114% of target. Advances by CBs and RRBs during 2022-23 is given in **Table 2.4**.

2.22 The CBs and RRBs disbursed the highest advances of ₹ 36,616 crore in agriculture & allied sector followed by ₹ 32,784 crore in micro & small enterprises sector and ₹ 5,361 crore in other priority sector. However, the percentage of achievement against the target was highest in micro, small & medium enterprises sector 164%, followed

by agriculture & allied sector 99% and other priority sector 65.5%.

Cooperative Banks

2.23 Haryana State Cooperative Apex Bank has disbursed ₹ 7,851 crore up to September, 2022 against the target of ₹ 8,421 crore which is 93% of the target. Sector-wise detail is given in **Table 2.5**.

Haryana State Cooperative Agriculture & Rural Development Bank

2.24 Haryana State Cooperative Agriculture & Rural Development Bank (HSCARDB) disbursed ₹ 81 crore up to September, 2022 against the target of ₹ 455 crore which is 18% of the target. Sector-wise performance of HSCARDB during the year 2022-23 is given in **Table 2.6**.

2.25 Small Industries Development Bank of India had advanced only ₹ 42 crore up to September, 2022 against the target of ₹ 318 crore which is 13%. Sector-wise detail is given in **Table 2.7**.

THE HARYANA STATE COOPERATIVE AGRICULTURE AND RURAL DEVELOPMENT BANK LTD.

2.26 The Haryana State Cooperative Agriculture and Rural Development Bank Ltd. (HSCARDB) was set up on 1st November, 1966. At the time of establishment of the Bank, there were only 7 PCARDBs in the State, this number had risen to 71 PCARDBs which have been amalgamated into 19 DPCARDBs in the year 2008 and the existing PCARDBs at Tehsil and Sub-Tehsil level act as branches of these DPCARDBs.

2.27 The Haryana State Cooperative Agriculture and Rural Development Bank Ltd. has advanced ₹ 6,377.57 lakh from 01.04.2022 to 31.12.2022. Sector-wise performance of the HSCARDB Ltd. is given in **Table 2.8**.

2.28 The bank has refixed the rate of interest as 13% p.a. to be charged from the ultimate borrowers w.e.f. 01.03.2019. Prior to this, the rate of interest was 13.50% p.a. The DPCARDBs have been allowed a margin of 1.75% p.a. whereas HSCARDB retains a margin of 2.45% p.a. only.

2.29 Timely Repayment Interest Incentive Scheme of the State Govt. was launched in 2009, a total number of 17,951 farmers had availed interest subvention @ 3% amounting to ₹ 5.66 crore upto 31.12.2009. This scheme has been further extended up to 31.03.2018 with the enhanced interest subvention @ 5% p.a. 1,24,671 loanee farmers have availed 5% interest subvention to the extent of ₹ 82.38 crore from 01.01.2010 to 24.08.2014. But benefit of rate of interest

Table: 2.8- Sector-wise Performances of HSCARDB Ltd.

(₹ in Lakh)

Sr. No.	Sector/ Schematic	Projected Lending Programme for the year 2022-23	Loan Advanced by DPCARDBs (01.04.2022 to 31.12.2022)
1	Minor Irrigation	6000	1822.45
2	Farm Mechanisation	400	54.75
3	Land Development	2000	929.35
4	Dairy Development	1100	487.55
5	Hort./Farm Forestry	1500	434.50
6	Rural Housing	800	692.65
7	Non Farm Sector	1800	1539.82
8	Purchase of Land	500	140.00
9	Rural Godowns	200	34.00
10	Others	700	242.50
	Total	15000	6377.57

Source: Haryana State Cooperative Agriculture and Rural Development Bank.

Table: 2.9- Year-wise financial assistance to HSCARDB by State Govt.

(₹ in Crore)

Year	Loans	Grand-in-Aid	Total
2017-18	150	100.00	250.00
2018-19	200	100.00	300.00
2019-20	100	100.00	200.00
2020-21	70	70.00	140.00
2021-22	75	84.25	159.25
2022-23 (01.04.2022 to 31.12.2022)	28	28.00	56.00

Source: Haryana State Cooperative Agriculture and Rural Development Bank.

was changed from 5% to 50% to the agreed rate of interest w.e.f. 25.08.2014. Under this scheme 1,18,469 loanee farmers have availed the benefit of ₹ 95.28 crore from 25.08.2014 to 31.03.2022. State Govt. has extended the Scheme upto 31.03.2023.

2.30 One Time Settlement Scheme (OTS)-2022: The Govt. has launched the OTS Policy-2022 on 03.08.2022 for the loanee members of the DPCARDBs to minimize the Non-Performing Assets and to provide relief to the borrowers of the Bank who have not been able to repay their dues for reason beyond their control. The operative period of the scheme will be upto 30th June, 2023. The scheme shall cover those loanee member of the DPCARDBs in the State who borrowed loan under any scheme upto 31st March, 2022 and could not clear their instalments of principal & interest due to certain reasons. Legal heir(s)/guarantor(s) of the deceased borrowers will also be covered

under this Scheme. If the defaulter loanee member clears his outstanding principal amount along with 50% of entire overdue interest liability as on 31.03.2022, then he will be eligible to avail remission of 50% entire overdue interest liability. If the legal heir(s) of the defaulter loanee member clears his total principal outstanding amount due as on 31.03.2022, then he will be eligible to avail remission of 100% of entire overdue interest liability. Under the scheme total amount of ₹ 206.63 crore has been recovered and benefit of ₹ 93.94 crore (as waived off interest ₹ 82.52 crore borne by State Govt. & panel interest ₹ 11.42 crore borne by Bank) has been given to 6,267 defaulter loanees from 03.08.2022 to 04.02.2023.

2.31 Financial Assistance by State Govt: The State Govt. has provided financial assistance to HSCARDB Ltd. for further providing loans to farmers and to meet out its liabilities towards NABARD. During the

current financial year 2022-23 (01.04.2022 to 31.12.2022) the State Govt. has also provided loan and Grant-in-Aid worth ₹ 56

crore. The year-wise detail of financial assistance is given in **Table 2.9**.

THE HARYANA STATE CO-OPERATIVE APEX BANK LTD

2.32 The Short Term Coop. Credit Structure consists of three tiers i.e. HARCO Bank at State level having 13 Branches and 2 Extension Counters at Chandigarh and Panchkula, 19 Central Co-operative Banks at district headquarters with their 584 branches and 751 PACS working across the State is catering to the financial needs of 30.80 lakh members, who are residing mostly in rural areas of Haryana. The various activities undertaken by the HARCO Bank are mobilization of deposits, raising of funds/borrowings from various higher financing agencies like RBI/NABARD, State Govt., NCDC etc. on its behalf and on behalf of the members and to provide credit to its members for agriculture, marketing and processing, consumption, manufacturing, trading, housing, transport, distribution & stocking etc. purposes in the State and serving its depositors for the last 57 years. The HARCO Bank from a humble beginning in

November, 1966 has grown into a sound financial institution with outstanding credit worthiness. It has working capital of ₹ 11,162.20 crore as on January, 2023 (**Table 2.10**). The Comparative position of advances made by the Central Cooperative Banks (Crop-wise) during the 5 years is given in **Table 2.11**.

Revolving Cash Credit Scheme & Deposit Guarantee Scheme

2.33 For the benefit of farmers, 11.70 lakh Kisan Credit Cards have been issued upto March, 2022. DCCBs have achieved the 100% target of issuing KCC upto March, 2022. To meet all types of loan requirement of the farmers for non-agricultural purposes, a limit upto ₹ 7 lakh is being provided under Revolving Cash Credit Scheme. In the interest of rural inhabitants, a Deposit Guarantee Scheme for PACS has been implemented from 01.11.2005. Under this scheme, deposit upto ₹ 50,000 of the members are guaranteed by the bank.

Table: 2.10-Financial Position of HARCO Bank

(₹ in Crore)							
Sr. No.	Particulars	1966-67	2018- 19	2019-20	2020-21	2021-22	January, 2023
1.	Share Captial	0.53	245.36	275.60	325.60	376.98	377.87
2.	Own Funds	0.82	949.84	1007.93	1144.76	1201.50	1235.49
3.	Deposits	1.16	2682.70	3632.82	3645.45	3824.67	4326.42
4.	Borrowings	0.47	4663.96	4382.39	4006.48	4674.04	5422.55
5.	Loan Issued	5.75	7313.05	9036.57	8384.11	7600.00	4180.31
6.	Loan O/S	7.47	6748.65	6836.07	6334.95	7148.24	7165.09
7.	Profit/Loss	0.04	31.88	51.50	61.36	67.84	67.84
8.	Recoveries %	97.49	99.96	99.96	99.95	99.91	-
9.	Total Overdue as % to Loan O/S	-	0.05	0.09	0.09	0.09	-
10.	NPAs %	-	0.05	0.09	0.09	0.09	-
11.	Wkg. Capital	8.60	8434.21	9159.86	8918.52	9847.28	11162.20

Source: HARCO Bank.

Table: 2.11- Crop-wise Advances by the Central Co-operative Banks KHARIF CROPS
(₹ in Crore)

Season	Targets			Achievements		
	Cash	Kind	Total	Cash	Kind	Total
2018	5121.00	271.30	5392.30	4978.87	245.00	5223.87
2019	5285.00	300.00	5585.00	4863.35	243.04	5106.39
2020	5619.19	323.11	5942.30	526.58	241.58	5468.16
2021	6189.67	365.42	6555.09	5860.85	239.55	6100.40
2022	6446.96	263.50	6710.46	6579.02	203.13	6782.15

(ii) RABI CROPS (₹ in Crore)

Season	Targets			Achievements		
	Cash	Kind	Total	Cash	Kind	Total
2018-19	5237.47	418.00	5655.47	5172.20	312.76	5484.96
2019-20	6723.86	406.61	7130.47	5326.77	332.51	5659.28
2020-21	6762.21	442.48	7204.69	5544.16	176.96	5721.12
2021-22	6930.20	419.46	7349.66	5663.64	131.83	5795.47
2022-23 (upto 31.12.22)	7185.00	428.00	7613.00	4274.78	188.36	4463.14

Source: HARCO Bank.

Interest Subvention Scheme of Govt. of India

2.34 Interest subvention @ 3% is being provided by GoI to the farmers who avail crop loans and made repayment of their crop loans on or before due dates. Thus the effective rate of interest for the prompt payee farmers on crop loan is 4% w.e.f. 01.04.2009. Under the scheme interest relief of ₹ 230.70 crore was provided to approx 5.83 lakh prompt payee farmers during the year 2021-22.

State Interest subvention Scheme-2014

2.35 Interest subvention @ 4% is being provided by State Govt. to prompt payee farmers since 01.09.2014. In addition to above, 3% interest subvention is being also provided by Govt. of India. Interest relief of ₹ 128.90 crore was provided to 5,25,784 prompt payee farmers during the year 2021-22. Thus the effective rate of interest on crop loan is zero% for the prompt payee farmers (7%-4%-3%). This scheme is still operative.

Personal Accident Insurance Scheme for KCC Holders

2.36 Personal Accident Insurance Scheme has been implemented in the

DCCBs since 2009. During the year 2020-21 under this scheme, insurance cover upto ₹ 50,000 is being provided on nominal insurance premium i.e. ₹ 3.65 out of which KCC holder is ₹ 1.20 only and balance of ₹ 2.45 is being borne by the CCBs. The scheme will also continue for the year 2022-23.

Social Security Pension/Allowances Schemes

2.37 District Central Coop. Banks in the State have been assigned the work of distribution of pension/allowances by Social Justice Empowerment Department Haryana. 3.60 lakh pension accounts have been opened by the branches of these banks so far and pension is being disbursed through these banks. Distribution of pension through sales points of PACS is also being done in some areas. In this regard, District Central Coop. Banks have attained 1st position in the State amongst all public and private sector banks.

Core Banking Solution (CBS) & Services to Customers under IT Sector

2.38 Core Banking Solution has been implemented in HARCO Bank and

all Districts Central Cooperative Banks. Under CBS, RTGS/NEFT & SMS Alert service & Direct Benefit Transfer (DBT) service are being provided to the customers. RuPay Debit Cards & Kisan Debit Cards (ATM Cards) are also being provided by HARCO Bank & DCCBs. ATM machines have been installed in HARCO Bank and all Districts Central Cooperative Banks. RuPay Kisan Cards are being provided by DCCBs to all the active loanee members to avail credit facilities. Micro ATM facilities are also being provided to the customers of HARCO Bank & DCCBs. The POS machine have been installed at PACS level in all 19 DCCBs. Mobile Banking services has been implemented in HARCO Bank. HARCO Bank and all Districts Central Co-operative Banks are providing services under Pardhan Mantri Jeevan Jyoti Bima Yojana, Pardhan Mantri Jeevan Surksha Bima Yojana and Atal Pension Yojana to their customers.

One Time Settlement (OTS) Policy-2022 for PACS

2.39 With a view to provide opportunities to the loanee members of PACS in the State who have not been able to repay their dues for reasons beyond their control and are defaulter to PACS, One Time Settlement Scheme has been formulated to provide relief to them to clear their overdue loan. This scheme was implemented from 23.08.2022 and remained operative upto 30.11.2022. Under this scheme overdue amount of ₹ 70.25 crore was recovered from 14,454 members upto 30.11.2022.

One Time Settlement (OTS) Policy-2022 for DCCBs

2.40 This Scheme was introduced with a view to reduce the NPAs of the DCCBs and to provide opportunities to the

borrowers of the DCCBs, who have not been able to repay their dues for reasons beyond their control. Therefore, to improve the financial health of DCCBs by minimizing the overdue/NPAs opportunity to the borrowers to avail the benefits under the scheme has been given. The scheme was in operation from 04.04.2022 and was operative upto 30.11.2022. Under the scheme an amount of ₹ 78.69 crore was recollectd from 2,176 loanee members upto 30.11.2022.

Agri-infrastructure Fund (AIF)

2.41 The Govt. of India has created Agri-infrastructure Fund (AIF) to the tune of ₹ 1 lakh crore for the upliftment of farmers and rural population. The scheme will be operational from 2020-21 to 2022-23 and loan disbursement under the scheme will be complete in 6 years. During the financial 2020-21, the project amounting to about ₹ 4,000 crore have been sanctioned under the scheme. The financing facility of the balance amount of ₹ 96,000 crore will be distributed @ of ₹ 16,000 crore during the year 2021-22 and ₹ 20,000 crore per year for next 4 years w.e.f. 2022-23 to 2025-26. The repayment period covered under financing facility will be a period of 7 years including moratorium period of two years.

2.42 Major Loans and Advances Schemes of HARCO Bank

- i) Loan for Rural Artisans
- ii) Consumption Loan
- iii) M.T. Loan Sponsored Scheme
- iv) Loans for Petty Shopkeepers etc.
- v) Personal Loan, Car Loan, House Loan Scheme etc.
- vi) Enterprise Loan Scheme
- vii) Assistance for Small Road and Water Transport Operators (SRWTO)
- viii) Project Finance for Agro Based Projects

- ix) Scheme for Soft Loan Assistance for Margin Money
- x) Loan to other Types of Societies

- xi) E-Rikshaw (HARCO Bank Green Ride)

TREASURIES AND ACCOUNTS

2.43 At present, there are 24 District level Treasuries and 81 Sub-Treasuries in the State which maintain the accounts of all receipts and payments relating to the consolidated funds and public accounts of the State and render accounts to the Principal Accountant General, Haryana twice a month. Treasuries and Accounts Department is a nodal department for Subordinate Accounts Services (SAS) cadre comprising of Section Officers, Account Officers, Senior Account Officers and Chief Accounts Officers. Accounts Training Institute, Panchkula of the department conducts various training programmes for various categories of employees of the State Govt. Departments/Boards/Corporations from time to time. There are approximately 9,700 Drawing and Disbursing Officers (DDOs) of departments who interact with the Treasuries for withdrawal (expenditure) and deposits (receipts) of funds from/in the consolidated fund of the State. The department is implementing various e-Governance Projects.

Online Budget Allocation Monitoring & Analysis System (OBAMAS)

2.44 This application software is made functional from 01.04.2010 and is running successfully. Under this all the Budget activities such as preparation of budget, allocation and transfer of funds etc. are being done online. Now the DDOs/Departments can incur expenditure as per the limit fixed by Finance Department, there by streamlining the expenditure.

e-Billing

2.45 e-Billing for all types of bills are introduced all over the State. The process of generation and submission of bills to Treasury has been made completely automated. The process has resulted in improving efficiency in the office work at DDO level as well as at Treasury level. Around 10.53 lakh bills till 31st October, 2022 are prepared by the DDOs using this system. In order to bring transparency, payments are being made into the bank accounts of payees using Real Time Gross Settlement/National Electronic Fund Transfer (RTGS/NEFT). Cash transactions are avoided. All State DDOs have been given facility to generate file for online e-TDS return through e-Billing system without the help of Chartered Accountant. After approval of Principal Accountant General (A&E) Haryana paperless vouchers for salary payment has been started in the State w.e.f. 13.08.2020. Paperless voucher for other kinds of bill is under active consideration with Govt.

e-Gras

2.46 The Government Receipt Accounting System (e-Gras) is successfully implemented across the State. All types of e-Challans are being generated by the Departments and the general public using this electronic system. The State Govt. has implemented the Payment Aggregator Services (Payment Gateway) with three banks namely SBI, PNB and IDBI Bank with approximately 56 banks attached to each aggregator. The State Govt. has also decided to use e-Kuber of Reserve Bank of India (RBI)

for Payment and Receipt (e-Gras). The integration of these two systems is under process.

Online Treasuries Information System (OTIS)

2.47 Web OTIS has been implemented in all Treasuries and Sub-Treasuries w.e.f. 01.07.2013 and is running successfully. Under this system all the three stakeholders namely concerned Treasury/Sub-Treasury, Treasury Bank and Principal Accountant General (PAG) Office are integrated with the system. Accounts in the treasuries are being prepared automatically through this system and are submitted to PAG office twice in a month.

e-Post

2.48 In order to streamline the process of sanctioning of new posts in departments including those by way of surrender of some existing posts, e-Post sanctioning module was introduced all over the State. All departments have been given the facility to send the proposal of creation of posts through this system. Existing strength has also been entered in this system by all departments.

e-Pension

2.49 e-Pension system was introduced w.e.f. 01.10.2012 and functioning successfully. All pensioners whose PPOs received after 01.10.2012 are getting their pension through Pension Disbursement Cell (PDC) using e-Pension system on the first day of every month and amount transferred to their respective bank accounts through RTGS/NEFT. At present approximate 1.40 lakh pensioners are receiving their pension from PDC/Treasuries/Sub-Treasuries. With the introduction of Jeevan Pramaan Patra (Digital Life Certificate), the pensioners can now visit any Treasury/Sub-Treasury

for life certificate once a year in the month of November.

e-Stamping

2.50 The e-Stamping system was implemented in Haryana w.e.f. 01.03.2017. In the e-Stamping system, any citizen can generate stamp paper (Non-Judicial) online through this system for more than ₹ 100 denomination. During the financial year 2022-23 total number of 28,31,249 stamp papers amounting to ₹ 5,37,611 lakh (approximately) were generated.

Human Resource Management System (HRMS)

2.51 Human Resource Management System is the software in which the complete data of the regular employees are entered such as Service Book, ACR, Promotion, Leave, Transfer etc. This system was introduced w.e.f. June, 2016. This system has been integrated with e-Salary. Leave updation and ACP cases are also submitted through Human Resource Management System. Further, Govt. has also decided to process transfer cases through this system. Now the Govt. has decided to implement Human Resource Management System in all Boards/Corporations of the State.

Public Finance Management System (PFMS)

2.52 Govt. of India has developed PFMS as an online management information and decision support system to monitor the Budget and Expenditure flow under the Centrally Sponsored Schemes and Central Sector Schemes. The State has also constituted State Advisory Board, State Project Management Unit and District Project Management Unit. The State has completed integration of State Treasuries/ Sub-Treasuries with PFMS and the expenditure is being shared with GoI

and is visible on PFMS to all stakeholders. Some State schemes are also being implemented through this system. The

State has also started implementing New Single Nodal Agency/Account (SNA) Model from the current year 2021-22.

EXCISE AND TAXATION

2.53 The Excise and Taxation Department is the main revenue generating department of the State. The Goods and Services Tax regime came into force w.e.f. 1st July, 2017. The State of Haryana has been pioneer State since implementation of GST in the country. The State of Haryana contributes about 6% to the overall national collections of GST. The State has made a total collection of GST ₹ 35,389.63 crore (including compensation Cess) in the financial year

2021-22 and achieved a compound annual growth rate of 17.42% in total collections of GST since the financial year 2018-19 to 2021-22. The State has collected a total SGST of ₹ 27,876 crore in the financial year 2022-23 (upto 31st January, 2023) as compared to ₹ 9,592.91 crore during the corresponding period of financial year 2021-22, registering a growth of 26% in SGST collection during the present financial year. Year-wise status of GST collection in the State is given in

Table 2.12.

Table: 2.12- Year-wise Status of GST Collection in the State

(₹ in Crore)

Year	SGST Cash Collection	(Provisional + Reversal) IGST Settlement	Adhoc IGST	Net SGST Collection	SGST Compensation Cess	Compensation Cess as loan	Total State Collection under SGST
2017-18	8537.13	1641.63	667.00	10845.76	1199.00	0.00	12044.76
2018-19	12689.55	3876.65	2476.10	19042.30	2820.00	0.00	21862.30
2019-20	13921.97	4933.34	627.93	19483.24	5453.43	0.00	24936.67
2020-21	11959.24	6117.18	3013.15	21089.57	5065.82	4352.01	30507.40
2021-22	15115.60	8470.54	1501.02	25087.16	2908.68	7393.79	35389.63
2022-23 (upto 31.01. 2023)	14981.39	10016.39	931.00	25928.78	1947.22	0.00	27876.00

Source: Excise and Taxation Department, Haryana.

Transition to Model-II System

2.54 The State has recently switched to Model-II mode of implementation of GST from Model-I mode on 1st July, 2021. The process of transition to the new system has been completed and all officers are now working on the BO-Web Portal developed by GSTN. Through this Model-II mode of GST, many of new functionalities have now been made available to the Officers and time lag between receipt of applications and its processing has also been removed since the data is directly accessed from GSTN. The system is more transparent with MIS reports available

with DETCs, JETCs etc. for effective monitoring. Further, there is also an availability of a national call centre managed by GSTN both for taxpayer as well as officer's queries.

GST Intelligence Unit, Audits and Scrutiny Manual

2.55 To curb sale of goods/services without bill, the department established Haryana State GST Intelligence Unit (HSGST-IU) on 22.03.2021. HSGST-IU has assigned total of 741 cases and an amount of ₹ 357.94 crore recovered including cash and ITC upto 31.12.2022. Recently, the department has commenced GST audits in the State for audit of

taxpayers. The department has also launched Haryana GST Scrutiny Manual on 10.05.2022 which consists of detailed process to be followed for GST returns scrutiny. This manual is one of the most comprehensive scrutiny manuals released by any State for GST returns scrutiny.

Haryana GST Kosh

2.56 The department has launched Haryana GST Kosh after obtaining extensive feedback from taxpayers, tax professionals and Centre & State tax officers on 08.02.2022 which is an e-repository of GST Act and Rules. It is the only portal that provides mapping of rules and forms to various sections of the Act.

TIOL Awards

2.57 Haryana has been awarded the Gold Category Award for the year 2022 and Silver Category Award for the year 2021 under the Reformist State Category by TIOL Knowledge foundation.

Excise Revenue

2.58 The excise revenue is being collected under: (i) The Punjab Excise Act, 1914, (ii) The Medicinal and Toilet Preparation (Excise Duties) Act, 1955 (upto 31.03.2017), (iii) The Narcotics Drugs and Psychotropic Substances Act, 1985 (upto 31.03.2017), (iv) Punjab Liquor Import Transport & Possession Orders, 1932 (from 01.04.2017) (v) Punjab Liquor and Permit and Pass Rules, 1932 (from 01.04.2017). During the financial year 2021-22, the total target of excise revenue collection was ₹ 9,200 crore out of which ₹ 8,501 crore has been collected. During the financial year 2022-23, the revised total target of excise revenue collection is ₹ 9,700 crore out of which ₹ 8,170 crore has collected upto 31.01.2023, which is 85% of the total collection.

2.59 The department has undertaken big initiative in installing CCTV's in all distilleries/bottling plants and Breweries which is directly connected with the office of Excise and Taxation Commissioner. The real time line footage covering all distilleries is activating 24*7. The installation of flow meters in Distilleries which will measure the actual quantity of Alcohol manufactured is under process which will be completed very soon. The auction of vends has been done by way of inviting bids as a results increase in license fees of ₹ 329 crore (i.e. ₹ 2,163 crore to ₹ 2,492 crore) for the State, which is almost 15% increase in the license fee as compared to last year.

SALES TAX

2.60 The Government has reduced VAT rate on Diesel and Petrol from 16.40% to 16% and 25% to 18.20% w.e.f. 04.11.2021 respectively. The Government has also reduced the VAT rate on Aviation Turbine Fuel from 20% to 1% on 23.11.2021 to promote the Regional Connectivity Scheme.

Computerization

2.61 Under the National e-Governance Plan (NeGP) of Government of India, the Department was selected under the Mission Mode Project for Commercial Taxes (MMPCT) for the comprehensive computerization of the Department activities. The project aims at creating a citizen-centric transparent environment for Governance. M/s Ernst & Young LLP has been engaged as the consultant and M/s Wipro Limited has been engaged as System Integrator for the implementation of this project. All the major activities of the Department has been Computerized through this project. Online tendering of excise vends have been started from financial year 2015-16.

The allotment of liquor vends in the State is done online through e-Tendering. All the permits and pass for excise are issued

online. The registration, payment of taxes, return filing and refunds has been made online for hassle free trade in the State.

FINANCIAL INCLUSION

Direct Benefit Transfer (DBT)

2.62 Direct Benefit Transfer is a major reform initiative launched by Government of India on 1st January, 2013 to re-engineer the existing cumbersome delivery processes using modern Information and Communication Technology. DBT is an attempt to ensure a better and more timely delivery of benefits to the people. This marks a paradigm shifting the process of delivering government benefits like payments, fuel subsidies, food grain subsidies, etc. directly into the hands of beneficiaries, speeding up payments, removing leakages, and enhancing financial inclusion. DBT is a direct and time-bound transfer system which enables the government to transfer benefits using just an individual's bank account number preferably linked through Aadhaar. This Aadhaar number or the biometric input, being unique in nature, removes 'duplicate/ghost beneficiaries' from the Govt. databases. The State DBT portal is in operation since September, 2017. The State Departments are in the process of uploading more State and Centrally Sponsored Schemes (sharing basis) on the State DBT portal along with beneficiaries and transactional data. Up to 30.11.2022, 142 State/Centrally Sponsored Scheme have been uploaded on the State DBT portal. Out of these 142 schemes, 84 are State Schemes and 58 Centrally Sponsored Schemes. A total number of 1,39,76,423 beneficiaries benefited to April, 2022 to November, 2022 through 3,50,20,468 transitions and total fund

transferred are to the tune of ₹ 8,437.91 crore.

Stand Up India

2.63 This scheme was launched in April, 2016. The objective of the Stand Up India Scheme is based on recognition of the challenges faced by SC, ST and Women Entrepreneurs in setting up enterprise, obtaining loans and other support needed from time to time for succeeding in business. As per direction of Govt. of India every branch of the each bank has to provide at least one loan to each SC/ST and Women beneficiary between ₹ 10 lakh and ₹ 1 crore. Under Stand Up India programme, loan of ₹ 61.83 crore has been sanctioned to 300 entrepreneurs (123 SCs/STs and 177 Women) from 01.04.2022 to 30.09.2022 in the State.

Pradhan Mantri Jan Dhan Yojana

2.64 This scheme was launched on 28th August, 2014. Upto September, 2022, 88.83 lakh bank accounts have been opened in the State and 71.71 lakh RuPay cards have been issued, which is 81% of the total accounts opened as given in **Table 2.14.**

Table 2.14- Accounts Opened, Aadhaar Seeding & RuPay Cards Issued Under PMJDY

Particulars	Upto 30.09.2022
Accounts Opened	8882958
Aadhaar Seeding	7904160
RuPay Cards Issued	7171493

Source: Finance Department Haryana.

Pradhan Mantri Mudra Yojana

2.65 Micro Units & Development Refinance Agency Ltd. (MUDRA) was launched on 8th April, 2015 as a new financial entity for developing and refinancing last mile financial

intermediaries like banks, NBFCs and MFIs etc. which are in the business of lending to smaller of the micro enterprises in manufacturing, trading and service sector. On the same day Pradhan Mantri MUDRA Yojana was launched to “fund the unfunded” by bringing such enterprises to the formal financial system and extending affordable credit to them. It is felt that there is a need to give a special boost to the bank finance on a mission mode, considering enormous task in reaching to the large number of such units, currently excluded from the formal credit. This segment mainly consists of non-farm enterprises in manufacturing, trading and services whose credit needs are below ₹ 10 lakh. The MUDRA loans have been classified into Shishu, Kishore and Tarun. It would be the endeavour of MUDRA that at least 60% of credit goes to Shishu category units and the balance to Kishore and Tarun categories. The progress of MUDRA loans is given in **Table 2.15**.

Table: 2.15-No. of Accounts and Amount Disbursed Under PMMY

Scheme	Loan Limit (₹)	From 1.4.22 to 30.09.2022	
		Total No. of accounts	Amount disbursed (₹ lakh)
Shishu	Upto 50000	125863	36483.53
Kishore	50001 - 500000	53188	84774.02
Tarun	500001 - 1000000	11500	76571.54
Total		190551	197830.00

Source: Finance Department, Haryana.

Pardhan Mantri Suraksha Bima Yojana

2.66 This scheme is a one year cover, renewable from year to year, Accidental Insurance Scheme offering insurance of ₹ 2 lakh on accidental death and disability cover for disability on account of an accident. This scheme was launched on 9th May, 2015 which is being offered/administered through Public Sector

General Insurance Companies (PSGICs) and other General Insurance Companies. All saving bank account holders in the age group of 18-70 years can enroll themselves participating banks on payment of an annual premium of ₹ 20 in place of ₹12 renewable on year to year basis. Upto 31.03.2022, banks enrolled 52,00,822 persons under this scheme and enrolment increased to 56,88,719 up to 30.09.2022. Out of 5,044 lodged claims of ₹ 10,067 lakh, 4,017 claims of ₹ 8,015 lakh have been settled up to 30.09.2022 under this scheme.

Pradhan Mantri Jeevan Jyoti Bima Yojana

2.67 This scheme came into effect from 1st June, 2015. The scheme is being implemented through Life Insurance Corporation of India/other insurance companies willing to offer product on similar terms with necessary approvals and tie ups with banks for this purpose. Under this scheme, all saving bank account holders with the age-group of 18-50 years can enroll themselves to avail benefits of the scheme on payment of annual premium of ₹ 436 in place of ₹ 330. Under the scheme, ₹ 2 lakh is payable on member’s death due to any reason. Up to 31.03.2022, banks enrolled 19,38,870 persons under the scheme and enrolment increased to 21,82,860 up to 30.09.2022.

Atal Pension Yojana (APY)

2.68 Keeping in mind the concern about the old age income security of the working poor, to focus on encouraging and enabling them to save for their retirement, to address the longevity risks among the workers in unorganized sector and to encourage them to voluntarily save for their retirement, the GoI has introduced Atal Pension Yojana, with effect from 1st June, 2015. All bank account holders

which are citizen of India and in the age group of 18-40 years can join APY and avail benefits of the scheme on payment of subscription. Under APY, there is guaranteed minimum monthly pension for the subscribers ranging between ₹ 1,000 to ₹ 5,000 per month depending upon the premium paid and age of entry to the scheme by the subscriber. To get a fixed monthly pension between ₹ 1,000 per

month and ₹ 5,000 per month, the subscriber has to contribute on monthly basis between ₹ 42 and ₹ 210, if he joins at the age of 18 years. For the same fixed pension levels, the contribution would range between ₹ 291 and ₹ 1,454, if the subscriber joins at the age of 40 years. Up to 31.03.2022, banks enrolled 8,13,417 persons under the scheme and enrolment increased to 9,33,331 up to 30.09.2022.

Swarna Jayanti Haryana Institute for Fiscal Management (SJHIFM)

2.69 Haryana is one of the first few States to adopt the Output-Outcome Framework at the State level. SJHIFM is facilitating the process from the inception stage to implement open and transparent Output-Outcome Framework, ensuring citizen welfare rather than just accounting for welfare expenditure.

2.70 The Institute is helping all the departments & stakeholders in mainstreaming “Monitoring & Evaluation” system of the State schemes and outlays based on the 17 “Sustainable Development Goals” as well as upgrading the capacities through structured seminars/ workshops and research programmes. It is striving for strengthening the state capacity to achieve SDGs for the State, through various initiatives such as Budget Allocation Report, Preparation of State Indicator Framework, District Indicator Framework, SDG District Index.

2.71 As per the latest revised SOP's for the implementation of Mukhya Mantri

Parivar Samridhi Yojana in the State, the income verified data provided by Citizen Resources Information Department is being used for the disbursement of benefits. Eligible beneficiaries will be entitled to get the benefit of 5 Central Government Schemes namely: PMJJBY, PMSBY, PMKMY, PMSYMY and PMLVMY from a sum assured of ₹ 6,000 per family which will be used for paying the premium of all the said schemes as per the eligibility of the beneficiary. The premium of various schemes to the beneficiaries will be reimbursed at the time of joining and subsequent due premiums will be paid by the State Government. In accordance to the said SOPs, the State Government has so far released/reimbursed the premium to the tune of ₹ 3.53 crore to 2,82,439 beneficiaries of PMJJBY & PMSBY and ₹ 2.56 crore to 26,079 beneficiaries of PMSYMY & PMLVMY schemes under MMPSY during the financial year 2022-23.

Transformation of Aspirational Districts Programme

2.72 This programme was announced by NITI Aayog in January, 2018, which aims to quickly transform and uplift the 115 backward districts (covering

about 12% of India's population) in India to improve basic amenities, infrastructure facilities, health facilities, standards of living, etc. Nuh (Mewat) district of Haryana is one of these Aspirational Districts. Six primary areas of focus in this

programme are Health & Nutrition, Agriculture & Water Resources, Education, Financial Inclusion, Skill Development and Basic Infrastructure. As per baseline ranking released in March, 2018 for these Aspirational Districts of India, Haryana's Nuh (Mewat) district was lowest-ranked. The district Nuh (Mewat) had secured 3rd overall rank and 1st rank in Financial Inclusion and Skill Development in January, 2019. In March, 2022 the district Nuh (Mewat) had secured 3rd overall rank and 1st rank in Basic Infrastructure. Recently, the district Nuh (Mewat) has secured lifetime highest rank of 1st overall and 1st rank in Health & Nutrition in December, 2022.

2.73 The district Nuh (Mewat) has made significant improvement of 27% overall and 19% Health & Nutrition, 15% Agriculture & Water Resources, 45% Education, 34% Financial Inclusion, 19% Skill Development and Basic Infrastructure since March, 2018.

2.74 Projects approved by NITI Aayog

- NITI Aayog has sanctioned funds to district Nuh (Mewat) in June, 2021 of ₹ 4.51 crore under Swasth Mewat

for enhancing facilities at Anganwadi Centres and training Anganwadi Workers and ₹ 1.49 crore under Khushal Mewat for strengthening electricity and medical infrastructure at Sub-Centres for securing 1st rank in Financial Inclusion & Skill Development in January, 2019 and good rank in Basic Infrastructure in January, 2020.

- NITI Aayog has also sanctioned funds to district Nuh (Mewat) in June, 2021 of ₹ 25.90 lakh under Skill Development for facilities for supporting candidates for their recruitment in Indian Army and ₹ 2.74 crore under Education for Smart classes for securing good rank in Education in February, 2021.
- Nuh (Mewat) district had become entitled to receive additional allocation of ₹ 2.00 crore, ₹ 2.00 crore and ₹ 3.00 crore from Govt. of India for securing 4th, 9th and 3rd overall rank in December, 2021; February, 2022 and March, 2022, respectively.
