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**STANDING COMMITTEE ON
INFORMATION TECHNOLOGY
(2019-20)**

SEVENTEENTH LOK SABHA

**MINISTRY OF COMMUNICATIONS
(DEPARTMENT OF POSTS)**

[Action Taken by the Government on the Observations/Recommendations of the Committee contained in their Sixtieth Report (Sixteenth Lok Sabha) on 'Setting up of Post Bank of India as a Payments Bank-Scope, Objectives and Framework']

TWELFTH REPORT



**LOK SABHA SECRETARIAT
NEW DELHI**

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Presented to Lok Sabha on 20-3-2020

Laid in Rajya Sabha on 20-3-2020



LOK SABHA SECRETARIAT NEW DELHI

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**COMPOSITION OF THE STANDING COMMITTEE ON INFORMATION TECHNOLOGY
(2019-20)**

Dr. Shashi Tharoor - Chairperson

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4. Shri Sunny Deol
5. Dr. Nishikant Dubey
6. Shri Vijay Kumar Dubey
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12. Shri P. R. Natarajan
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18. Shri Sanjay Seth
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20. Dr. T. Sumathy (A) Thamizhachi Thangapandian
21. Shri Bhanu Pratap Singh Verma

Rajya Sabha

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23. Dr. Subhash Chandra
24. Shri Y. S. Chowdary
25. Shri Suresh Gopi
26. Shri Md. Nadimul Haque
27. Shri Syed Nasir Hussain
28. Dr. Narendra Jadhav
29. Shri D. Kupendra Reddy
30. Shri Ronald Sapa Tlau
31. Shri Beni Prasad Verma

Secretariat

1. Shri Y.M. Kandpal - Director
2. Smt. Geeta Parmar - Additional Director
3. Smt. Rinku Awasthi - Assistant Executive Officer

INTRODUCTION

I, the Chairperson, Standing Committee on Information Technology (2019-2020), having been authorised by the Committee, present this Twelfth Report on Action Taken by the Government on the Observations/Recommendations of the Committee contained in their Sixtieth Report (Sixteenth Lok Sabha) on 'Setting up of Post Bank of India as a Payments Bank-Scope, Objectives and Framework' relating to the Ministry of Communications (Department of Posts).

2. The Sixtieth Report was presented to Lok Sabha and also laid on the Table of Rajya Sabha on 8 January, 2019. The Department of Posts furnished their Action Taken Notes on the Observations/Recommendations contained in the Sixtieth Report on 3 May, 2019.

3. The Report was considered and adopted by the Committee at their sitting held on 18th March, 2020.

4. For facility of reference and convenience, Observations/Recommendations of the Committee have been printed in bold in Chapter-I of the Report.

5. An analysis of Action Taken by the Government on the Observations/Recommendations contained in the Sixtieth Report of the Committee is given at Annexure-II.

New Delhi;

18 March, 2020

28 Phalguna, 1941 (Saka)

DR. SHASHI THAROOR,

**Chairperson,
Standing Committee on
Information Technology**

CHAPTER I

REPORT

This Report of the Standing Committee on Information Technology deals with action taken by Government on the Observations/Recommendations of the Committee contained in their Sixtieth Report (Sixteenth Lok Sabha) on 'Setting up of Post Bank of India as a payments Bank –scope, objectives and framework' relating to the Ministry of Communications (Department of Posts).

2. The Sixtieth Report was presented to Lok Sabha on the 8 January, 2019 and also laid in Rajya Sabha, the same day. It contained 19 Observations/ Recommendations. Replies of the Government in respect of all the Observations/Recommendations have been received from the Department of Posts and are categorized as under:-

(i) Recommendations/Observations which have been accepted by the Government:-

Para Nos. 1, 2, 3, 6, 7, 8, 9, 11, 12, 13, 14, 15, 16, 17, 18, 19

Total :16
Chapter II

(ii) Recommendations/Observations which the Committee do not desire to pursue in view of the Government's replies:-

Para Nos. NIL

Total : NIL
Chapter III

(iii) Recommendations/Observations in respect of which replies of the Government have not been accepted by the Committee and which require reiteration:-

Para No. 4, 5 and 10

Total : 03
Chapter IV

(iv) Recommendations/ Observations in respect of which final replies are still awaited:-

Para No. NIL

Total : NIL

Chapter V

3. The Committee trust that utmost importance would be given to implementation of the Observations/Recommendations accepted by the Government. The Committee further desire that Action Taken Notes on the Observations/Recommendations contained in Chapter-I of this Report should be furnished to them at an early date.

4. The Committee will now deal with action taken by the Government on some of their recommendations.

Recommendation (Para No.4)

5. The Committee in their Report had noted that India Post Payments Bank (IPPB) had instituted an alternative OTP/Photo id based authentication process for non-DBT customers. UIDAI had recommended offline authentication modes - like QR Code/XML and digitally signed E-Aadhaar to establish identity which was under review with the respective regulator. However, as generation of XML file would not be largely available to financially excluded target customer segments especially in rural areas through the channels suggested by UIDAI viz. kiosks, self-service UIDAI portal and enrolment centers, the matter was stated to be pursued with UIDAI to share a detailed process for customers to generate/share an XML file in a self- service mode through feature phone/smart phone. The Committee had impressed upon the DoP/IPPB to pursue the matter with a sense of urgency keeping into view their proposal to link all 1,55,000 post offices by IPPB system by December, 2018 and ensuring financial inclusion in the country.

6. In their Action Taken Reply, the Department of Posts have stated as under:

”The process has been shared by UIDAI and is currently review by the respective regulator. But as mentioned above and noted by the Committee, this would not be a frictionless process for onboarding customers, especially considering our target market segments.”

7. The Committee note that offline authentication modes - like QR Code (Quick Response Code)/XML (Extensible Markup Language) and digitally signed E-Aadhaar (Electronic Aadhaar) to establish identity as recommended by UIDAI (Unique Identification Authority of India) was under review with the regulator. According to Department of Posts/IPPB (India Post Payments Bank), generation of XML file will not be largely available to financially excluded target customer segments especially in rural areas through the channels suggested by UIDAI viz. kiosks, self-service UIDAI portal and enrolment centers and therefore they were pursuing the matter with UIDAI to share a detailed process for customers to generate/share an XML file in a self- service mode through feature phone/smart phone. As informed, the process has now been shared by UIDAI and is under review by the respective regulator. The Committee would like to be apprised of the present status with regard to implementation of the offline authentication modes as was recommended by UIDAI for their non-DBT (Direct Benefit Transfer) customers.

8. The Committee agree with the submission of the Department that it would not be a frictionless process for onboarding customers, especially considering the target market segments of IPPB. The Committee hence feel an urgent need for IPPB to expedite the alternative KYC process and/or the voluntary usage of Aadhaar e-KYC (Know Your Customer) for paperless onboarding, especially in view of the Supreme Court judgement by which the Aadhaar based authentication was being held invalid

and which would otherwise seriously limit the last mile financial inclusion. The Committee would further like to be informed of other initiatives, if any, taken by the DoP/IPPB in this direction.

Recommendation (Para No.5)

9. The Committee had noted that 1,55,000 IPPB access points at all the post-offices were proposed to be rolled out Pan-India by 31 December, 2018 in Waves. In Wave 0, 650 IPPB Branches located at district headquarters post offices were opened on 1 September, 2018 with 3250 access points. Likewise, 15400 access points were expected to be launched in Wave 1 by September, 2018, 46500 access points each by October, 2018 and November, 2018, respectively and the rest 43350 access points by December, 2018. However, the Committee regretted to note that against the target of 15400, only 3355 access points could be rolled out by September, 2018 due to uncertainty about the process and absence of regulatory directions after the Supreme Court ruling on Aadhaar dated 26th September 2018 besides delay in procurement of devices viz. smart phones and biometric devices to be carried by last mile agents. The Committee recommended that IPPB should take recourse to all requisite and effective measures to ensure that rolling out of the remaining access points are completed within the fixed timeline and the DoP/IPPB should approach RBI/UIDAI for regulatory directions with utmost urgency.

10. In their Action Taken Reply, the Department of Posts have stated as under:

“As the Committee was apprised earlier, IPPB was launched on 1 September, 2018 post obtaining the requisite regulatory approvals for Branch expansion and completion of a stringent IT Systems Audit and certification as per RBI guidelines.

The Pan-India roll-out also required procurement of a large number of devices (Smartphones and Biometric devices) and the same was managed centrally in line with the existing procurement rules. The wave-wise targets mentioned above were revised while maintaining the end target of having 1,55,000 access points by Dec 2018. Department is glad to confirm to the Committee that:

- a) Successful completion of the relevant procurement process for the devices (Smart phones and biometric) within the project timelines.
- b) Successful roll out of over 1,35,000 access points and completion of training and certification for over 2,60,000 postal employees. Out of the remaining access points, over 18000 post offices are currently not feasible (12000 Technically not feasible and 6000 BO's without GDS). Appropriate actions have been initiated at Department level to enable the remaining post offices in a timebound manner.”

11. The Committee had noted in their Report that DoP/IPPB had proposed to roll out 1,55,000 IPPB access points at all the post-offices Pan-India by 31 December, 2018 in Waves. However, as on 3 May, 2019 the date on which the DoP furnished the action taken notes, only 1,35,000 access points could be launched. As has been informed, the remaining 20,000 access points could not be launched as over 18000 post offices are currently not feasible (12000 Technically not feasible and 6000 BOs without Gram Dak Sevaks). This cannot be termed as a satisfactory performance. As DoP has initiated appropriate action to launch the remaining over 18000 access points in a time bound manner, the Committee would like to be apprised of the new timelines fixed for covering all post-offices Pan India and the present status of achievement in that regard. The Committee further hope that the procurement process for the devices (Smart phones and biometric) would be streamlined to avoid further delays and is completed within the projected timelines.

12. The Committee further note that the reply of DoP/IPPB is silent on the steps taken for issue of regulatory directions to remove the uncertainty about the process of customer acquisition after the Supreme Court ruling on Aadhaar. The Committee apprehend that if the current stalemate continues, the IPPB will not be able to meet their targets and thus reiterate their earlier recommendation to vigorously pursue the matter with RBI/UIDAI for some positive directions on the same.

Recommendation (Para No.6)

13. The Committee had noted in the Sixtieth Report that out of 3500 skilled banking professionals proposed to be employed, IPPB had so far recruited only 2152 employees. Keeping in mind the importance of requisite staff with adequate banking experience for handling IPPB activities, in tune with the projected 1.55 lakh IPPB access points to be launched by December, 2018, the Committee had stressed that recruitment process is expedited and therefore, desired IPPB to take steps accordingly.

14. In their Action Taken Reply, the Department of Posts have stated as under:

“Guidance of the Committee is noted for expeditious hiring. At present, IPPB has on-boarded 2218 employees including staff on contract/ deputation. Interviews for the vacant positions in Corporate Office and Circle offices have been completed. The shortlisted candidates are expected to join shortly.”

15. The Committee are not happy to observe that against 3500 skilled banking professionals proposed to be employed for handling IPPB activities, in tune with the

projected 1.55 lakh IPPB access points scheduled to be launched by December, 2018, IPPB has on-boarded only 2218 employees including staff on contract/deputation(as on 3 May 2019). The Committee has, however been assured that interviews for the vacant positions in Corporate Office and Circle offices have been completed and the shortlisted candidates would join soon. In this context, the Committee would like to be apprised of the new timelines for on-boarding the remaining 1282 employees and the present status in this regard.

Recommendation (Para No.10)

16. The Committee had noted that out of Rs. 800 crore allocated for branch readiness, procurement across multiple areas like device, training vendor etc. during 2016-17 and 2017-18, IPPB could utilise only Rs. 400 crore. Disapproving the under utilisation of funds due to delays in the selection of the Systems Integrator (SI), the Committee had desired that IPPB should take all possible steps to ensure optimal utilization of the utilised funds of Rs. 700 crore with the additional funding of 300 crore to take up IPPB activities in full swing.

17. In their Action Taken Reply, the Department of Posts have stated as under:

“The guidance of the Committee is duly noted. So far IPPB has been allotted 700 Crores in equity capital and 400 crores in Grants-in-Aid. It is being ensured that all allotted fund is utilized in a most optimal manner. The current status of funds utilization as on Jan 31, 2019 is as below:

Particulars	Amount (Crores)
Total Approved	1435

Total Allocated	1100
Total Utilized	632

18. The Committee in their 60th Report had recommended to the IPPB to take all possible measures for optimal utilization of funds of Rs. 700 crore allocated for expanding the network for the then remaining 1,51,750 access points. The Committee have been informed that as on 31 January 2019, IPPB had utilized Rs. 632 crore, out of the total approved and allocated funds of Rs. 1435 crore and Rs. 1100 crore, respectively. However, the latest figures with regard to utilization of funds have not been provided (as on 3 May 2019, when the action taken replies were furnished). The Committee would like to be apprised of the reasons for the same and informed accordingly. The Committee would also reiterate that all impediments responsible for slow implementation of the IPPB project resulting in underutilization of funds need to be looked into on an urgent basis to make this project, a success. The Committee impress upon the DoP/IPPB to accord sustained emphasis on branch readiness, procurement across multiple areas like device, training vendor etc. based on the assessment and planning so as to utilise not only the allocated but approved funds of Rs.1435 crore for the project.

CHAPTER II
OBSERVATIONS/RECOMMENDATIONS WHICH HAVE BEEN
ACCEPTED BY THE GOVERNMENT

Recommendation Sl.No.1

The Committee note that Indian Post Payments Bank (IPPB), a financial service provider has been launched with a mandate of financial inclusion through the extensive postal network in the country. IPPB is a public sector company under the Department of Posts (DoP) with a 100 percent equity of the Government of India, governed by the Reserve Bank of India (RBI). The main objective of the IPPB is to offer remittance services, mobile payments/transfers/purchases and other banking services like ATM/debit cards, net banking, third-party fund transfer and transfer of government benefits, etc. thus removing the barriers for the unbanked and reducing the opening cost for the underbanked population. Postpersons in rural and urban areas will be providing doorstep banking services to senior citizens, homemakers, small businesses, rural influencers like teachers, paramedics and local representatives, urban migrants, kirana stores, farmers, DBT beneficiaries and students, etc. All 1,55,000 post offices in the country are proposed to be linked to IPPB system by December, 2018. Leveraging the largest network of postal offices with around 1,40,000 post offices in the rural India, the Committee are hopeful that the IPPB would usher in a new era of rapid financial inclusion across rural India.

The Committee consider launching of IPPB to be a welcome step to connect the rural masses and remotest areas of India to banking services. However, in view of the noticeable challenges and problems in the operation of IPPB branches, the Committee desire that IPPB

should work in unison with the DoP so that its vast network and the trust which postal department enjoys among the rural population is gainfully utilised and at the same time the Committee hope that the basic operations/services of DoP would not be affected with the launch of IPPB. The Committee are also of the considered opinion that since the Government has taken a conscious decision for financial Inclusion using the extensive postal network through the most accessible, affordable and trusted bank, for the common man, it has to be ensured that the IPPB project is implemented seamlessly.

Reply of the Government

A well designed co-ordination mechanism is place to ensure seamless services of IPPB without affecting basic operations of DoP. However, the Department has noted the recommendations of the Committee to ensure that financial inclusion agenda of IPPB is fulfilled in parallel without adversely impacting basic operations/services in future also.

(Ministry of Communications/Department of Posts (PBI Division) F. No. 4-1/2019-PBI dated 03-05-2019)

Recommendation Sl.No. 2

The Committee note that IPPB project has been conceptualised with a unique feature of launching a New Age Digital/Paperless Bank leveraging the best of available technology across payments settlement systems and Aadhaar authentication and enables best in class services, at affordable prices that are simple to use through assisted channels and self-service capabilities. Besides, the extensive use of Aadhaar enabled services and existing payments public infrastructure makes the entire model sustainable and affordable by directly impacting the cost of customer acquisition. However, the Committee are concerned over the impact of recent judgement of Supreme Court which has struck down several irrelevant provisions related to

Aadhaar card linkage where no benefits, subsidies are involved, especially in the private sector which includes section 57 of the Aadhaar Act that permitted private entities to use the biometric authentication system for identification purposes. According to the IPPB own submission, the pace of account acquisition has slowed down by 70% post the SC judgement. Discontinuation of the Aadhaar based authentication is having debilitating impact on their vision and business model and will dilute the commitment to furthering financial inclusion by providing a full bouquet of relevant financial services including small savings accounts, payments & remittances services to migrant labour, low income households, small businesses & the unorganized sector entities. *Considering the fact that Aadhaar based KYC authentication is vital for last mile financial inclusion, the Committee are of the considered opinion that it is imperative on the part of DoP/IPPB to take up the matter with RBI/UIDAI and at other appropriate fora for suggesting alternative mode of authentication keeping in view the objective of launching IPPB for last mile financial inclusion.*

Reply of the Government

IPPB has engaged with multiple forums including Niti Aayog and various representations have been made including to the Hon'ble Finance Minister, Hon'ble MoSC (I/C), Secretary - Department of Posts and Secretary - Department of Economic Affairs highlighting the challenges and way forward.

Detailed representations have also been made to UIDAI and RBI seeking interpretation of the Supreme Court judgement and issuance of legislation for voluntary use of Aadhaar. On the basis of industry consultation, UIDAI has also introduced alternate means of paperless on

boarding of customer through the use of offline XML, which is under review by the respective regulator.

Subsequent to that, a legislation has been presented in the Lok Sabha and now the Government has made necessary enabling provision through ordinance allowing voluntary use of Aadhaar in physical or electronic form by authentication or offline verification with the consent of Aadhaar holder.

(Ministry of Communications/Department of Posts (PBI Division) F. No. 4-1/2019-PBI dated 03-05-2019)

Recommendation Sl. no. 3

According to the IPPB, as Aadhaar based KYC authentication is held invalid after the Supreme Court ruling on Aadhaar dated 26th September 2018, it will severely limit last mile financial inclusion, as the last mile rural population does not have the required documents prescribed by RBI to become part of the formal financial ecosystem. Besides, the postman has limited knowledge of banking regulations governing customer identity and institutionalizing a paper based KYC process and thus it is almost impossible to enable financial inclusion leveraging the last mile service delivery postal network of Postmen and GDS.

Keeping in view the above-mentioned constraints, the Committee feel an urgent need to train the postal staff for paper based account opening and, therefore, impress upon the DoP/IPPB to accord top priority to train postmen and GDS for paper based KYC process and make immediate serious efforts to revise the ongoing training curriculum accordingly. Needless to mention, the matter require utmost urgency to ensure that the objectives behind the launch of IPPB project, is achieved.

Reply of the Government

As the Committee has noted above, Department would like to highlight that most of the target last mile customers of IPPB do not have the requisite documents as prescribed by RBI to become part of the formal financial ecosystem. Further, current regulations have a limitation in terms of Original-Seen-Verified (OSV) process, which is supposed to be done by a bank representative prior to opening of account.

While a non-eKYC process has been initiated and implemented by IPPB in view of Supreme Court ruling on Aadhaar, but this cannot be scaled up to enable last mile financial inclusion. The entire IPPB business model is predominantly built on enabling a last mile paperless on boarding to ensure business viability and sustainability. For paper based KYC through last mile agents, IPPB will have to institute an extensive physical documentation process spanning from original verification of documents, back office processing of documents, logistics of transporting the paper documents to a centralized operations center, archiving and storing of these KYC documents and changes to its IT system. This will substantially increase Operations Cost manifold, which will be unsustainable in the medium to long run.

Reinstating the voluntary usage of Aadhaar for e-KYC would be critical for IPPB to meet its objective of last mile financial inclusion. With the recent ordinance on this subject and willingness of the government to provide necessary legal framework within Supreme Court ruling IPPB is expecting to harness the ease and convenience of Aadhaar based e-KYC.

(Ministry of Communications/Department of Posts (PBI Division) F. No. 4-1/2019-PBI dated 03-05-2019)

Recommendation Sl. no. 6

To get the right skill set for branch operations is one of the key challenges for IPPB. In this context, the Committee note that IPPB has been recruiting the required staff as per their recruitment policy i.e. through direct recruitment, deputation from Public Sector Banks/DoP and specialized resources through professional search firms. However, the Committee are concerned to note that out of 3500 skilled banking professionals proposed to be employed, IPPB has so far recruited only 2152 employees. The shortfall is, however, being addressed by filling the remaining positions with suitable talents in line with roll out plan and business need.

Keeping in mind the importance of requisite staff with adequate banking experience for handling IPPB activities, in tune with the projected 1.55 lakh IPPB access points to be launched by December, 2018, the Committee find it imperative that recruitment process is expedited. The Committee, therefore, desire IPPB to take steps accordingly. They would further like to be informed of the present status in this regard.

Reply of the Government

Guidance of the Committee is noted for expeditious hiring. At present, IPPB has on-boarded 2218 employees including staff on contract/ deputation. Interviews for the vacant positions in Corporate Office and Circle offices have been completed. The shortlisted candidates are expected to join shortly.

(Ministry of Communications/Department of Posts (PBI Division) F. No. 4-1/2019-PBI dated 03-05-2019)

Comments of the Committee

(Please see Para no. 15 of Chapter I)

Recommendation Sl. no. 7

Training of DoP end users is stated to be one of the major challenges before IPPB, who have invested heavily in preparing and customising the training content. According to IPPB, the training is being executed through 'Train the Trainer approach'. About 4000 Master Trainers at DoP trained by Corporate Training Agencies like National Institute of Banking and Finance(NIBF) and National Institute of Information Technology(NIIT) would in turn train all the 2.5 lakh end users. As 1.5 lakh end users have already been trained, the process of training will be completed very soon.

While considering imparting training to 2.5 lakh end users to be a herculean task, the Committee impress upon the DoP/IPPB to ensure proper quality of training and its integration with applications in a coordinated manner. Besides, training courses should be conducted periodically for DoP end users in order to update/upgrade their skills and change their orientation towards banking culture so that they can adequately use digital technology and deliver quality service as skilled staff is of paramount importance in order to achieve the desired results for better performance of IPPB. In this regard, the Committee also impress upon DoP/IPPB to explore the possibility of associating their staff with the centrally sponsored schemes under Digital India Programme such as NDLM/PMDISHA to educate them and to their clients in order to digitally empower them.

Reply of the Government

The guidance of the Committee is noted and besides basic training programme, regular refresher training schemes is also in place to create a digital banking work culture.

IPPB has completed End User Training and Certification for over 2,60,000 GDS/Postmen/ Postal Assistants till date.

IPPB has tied up with The BFSI Sector Skill Council (BFSI SSC), a not- for- profit organization (promoted by NSE, BSE and CII) engaged in skilling activities in the Banking Financial Services and Insurance Sector. It directly reports to National Skill Development Council (NSDC) and Ministry of Skill Development and Entrepreneurship (MSDE). BFSI SSC has been active in implementing various skilling schemes under the Pradhan Mantri Kaushal Vikas Yojna (PMKVY) which is the flagship scheme of the Ministry of Skill Development and Entrepreneurship. BFSI SSC will participate in the Financial inclusion activities undertaken by IPPB. BFSI SSC has laid down the Program for skilling the Gramin Dak Sevaks under the scheme of Recognition of Prior Learning under PMKVY.

(Ministry of Communications/Department of Posts (PBI Division) F. No. 4-1/2019-PBI dated 03-05-2019)

Recommendation Sl. no. 8

IPPB has submitted that it will leverage the existing post office infrastructure and cash management capabilities to offer digital and paperless banking facilities at the last mile. IPPB will take the services of DoP officials and in turn incentivise them through commission for each transactions handled, resulting into additional revenue for DoP apart from acquiring more business to existing DoP financial services. Similarly, IPPB will enable the digitisation of postal counters and other financial products for DoP resulting into savings in DoP operational cost. Further, IPPB and DoP have jointly constituted an Incentive Committee for finalizing the incentive computation and payout structure to DoP and DoP staff for facilitating the

transactions. The incentives proposed are viz. Rs. 10 for opening of Savings Account and Rs. 50 for opening of Current Account, 30 percent of revenue earned by IPPB for each revenue generating transaction like bill payments, remittances, 3rd party products, door step services and 5 percent of revenue earned by IPPB to promote Self Service Transactions among customers, which will distributed among DoP and DoP staff.

The Committee would like to be apprised of the final recommendations of the aforesaid Committee constituted with regard to finalising the incentives and payout structure to DoP and DoP staff for facilitating the transactions. The Committee are, however, of the strong opinion that percentage of incentives to DoP staff should be attractive and clearly known to them, so as to motivate them for better services. The Committee, therefore, recommend that necessary steps in this regard be taken urgently to avoid chances of any resentment by the postal staff in future.

Reply of the Government

The approved Incentive structure is placed at Annexure-I. Incentive offered to DoP staff is not only attractive but also simple to understand and widely circulated to motivate to motivate the last mile agents. Further, relevant MIS and reports have been designed to ensure that postal staff can view the incentive earned for the banking activities performed by them during course of the day. As per our current business model, DoP staff are required to open an account with IPPB and incentive payments are credited directly to their accounts to ensure transparency and instant gratification.

(Ministry of Communications/Department of Posts (PBI Division) F. No. 4-1/2019-PBI dated 03-05-2019)

Recommendation Sl. no. 9

In order to ensure that while DoP staff perform IPPB activities, the work of DoP does not suffer, IPPB have built Service Level Agreements (SLAs), in consultation with DoP, which are compilation on working hours, transaction limits and operations Turnaround time (TAT) for business. SLAs are broadly split into (i) office and business hours of DoP and IPPB, (ii) cash limits and replenishment turnaround time across DoP, and (iii) turnaround time for account opening, financial transactions (including cash and non-cash) and non-financial transactions across assisted channels (HO/SO/BO/ Doorstep).

Taking into consideration the vast DoP Network and huge workforce involved, the Committee, recommend DoP/IPPB to develop a foolproof mechanism to monitor that all the elements of SLAs are fully practiced to ensure sustenance of IPPB in the long run. Further, DoP/IPPB should also periodically review the SLAs keeping in view the experience gained in their implementation.

Reply of the Government

The guidance of the Committee is duly noted. A detailed governance framework has been established between DoP and IPPB and Interaction Committees at various levels – circle, region and division have been set up.

(Ministry of Communications/Department of Posts (PBI Division) F. No. 4-1/2019-PBI dated 03-05-2019)

Recommendation Sl. no. 11

The Committee have been informed that IPPB has implemented its own Core banking system and set up its own Data Centre (DC) and Disaster Recovery(DR) systems. On the other hand, it has been informed that incremental funds of Rs. 635 crore would be utilized to fund the additional expenses on account of technology requirements, which warranted setting up of IPPB' own Core Banking System, Data Center (DC) and Data Recovery (DR), procurement of Licenses and the upfront hiring of the employees to support accelerated rollout.

In this context, the Committee desire IPPB to constitute an expert Committee to look into all aspects of technical and other requirements of core banking solutions for IPPB and suggest ways and means for prudent utilization of these funds. The Committee would like to be apprised of in this regard.

Reply of the Government

Department would like to apprise the Committee that Bank has constituted a tiered governance framework to address the areas highlighted by the Committee.

- i. The bank has on-boarded professionals with the requisite expertise and experience.
- ii. A Technical Steering Committee (TSC) has been established along with senior representation from System Integrator. The roles and responsibilities of TSC include:
 - a. Monitor the progress of the program and track completion of key program milestones, resolution of program risks and issues.
 - b. Provide decisions and intervention on critical matters related to technology implementation.
- iii. A Technology Project Implementation Committee (TPIC) has been set up with cross-functional representation from IPPB and system Integrator (SI) to

monitor and control project timelines, project quality, risks, issues and dependencies.

- iv. Board level IT Steering Committee for comprehensive oversight of the project has also been established.

(Ministry of Communications/Department of Posts (PBI Division) F. No. 4-1/2019-PBI dated 03-05-2019)

Recommendation Sl. no. 12

IPPB is the sixth Payment Bank, which has become operational after Aditya Birla, Airtel, Fino, Jio and Paytm Payment Banks. IPPB is likely to face stiff competition from these private banks which are more nimble in adopting business realities and are customer friendly. In this regard, the Committee are concerned to note that 4 percent rate of interest offered by IPPB on savings bank deposits is on a lower side as compared to other Payment Banks. The Committee also feel although IPPB strive to achieve a competitive edge as they find last mile service delivery and ease of banking to be a critical enablers for financial inclusion of the unbanked and the under banked, yet, taking into account various upcoming challenges, one of them being making available good connectivity and network to bring the masses on digital platform, the Committee feel that it will an uphill task for IPPB to provide efficient and cost effective services in the rural and remote areas of the country. These are areas of grave concern to the Committee.

The Committee would like to be assured that expeditious steps are taken for making use of last mile service delivery and ease of banking which are supposed to provide edge to DoP/IPPB over other Payment Banks. The Committee trust that IPPB would take suitable steps in this regard and apprise the Committee of the same. They also desire that the 4 per cent rate of

interest offered by IPPB on saving bank deposits may be reviewed in order to increase their customer base and compete with other private players.

Reply of the Government

IPPB has studied the competition business model and the relevance of a service proposition based on a high savings interest rate to drive customer acquisition. In the target market segments, Bank has undertaken various customer interactions (market surveys, focus groups) and has validated that challenges like accessibility, affordability, customer literacy and ease of banking are more critical for enabling last mile financial inclusion and a higher interest rate is not the primary driver of adoption by the unbanked and the under banked.

This is also borne out by the fact that the mentioned payments banks have revised their interest rates downwards and IPPB is currently at par with all the payments banks at 4% per annum.

(Ministry of Communications/Department of Posts (PBI Division) F. No. 4-1/2019-PBI dated 03-05-2019)

Recommendation no. 13

The Committee note that IPPB seek feedback through their focused groups and market survey besides their helpline number/email/App store, provided to the customers. As informed to the Committee, there is a mix of positive and negative comments.

As feedback from the customers is an important tool to improve upon performance of any company, the Committee impress upon the DoP/IPPB to develop a robust mechanism for receiving feedback from the customers and taking appropriate and urgent remedial action upon

them to improve its services. They also recommended that the IPPB app should be suitably upgraded to meet today's requirement by making it swift, easier and customer friendly for both young and old generations.

Reply of the Government

IPPB has enabled multiple communication channels for obtaining customer feedback leveraging both a physical connect and digital/ social media touchpoints, thereby enabling ease to customers to provide their valuable feedback. These channels include IPPB website, contact center, App store, Post office counters and doorstep and there is a well-defined process to monitor the same on a regular basis. Further, Department of Posts has various channels available to the customers to lodge their grievances like CPGRAMS, India Post Call Centre (IPCC), Social Media Cell, emails etc. Complaints of IPPB customers are also received on these channels which are forwarded to concerned authorities of IPPB for taking appropriate and urgent remedial action.

IPPB has also carried out a detailed customer/ agent and merchant survey with regard to its digital apps (Agent, Customer and Merchant). The feedback is being consolidated and IPPB is in the process of implementing a revised prototype to test with the target market.

(Ministry of Communications/Department of Posts (PBI Division) F. No. 4-1/2019-PBI dated 03-05-2019)

Recommendation no. 14

The Committee are greatly concerned to note that so far, the IPPB has only about 9,000 merchants enabled on the ground and 10 per cent of them are active. The reason for the same

is attributed to initial effects. Keeping in view abysmally low number of merchants enabled on the ground and far less being active, it is imperative that merchants are made digitally literate as digital behaviour for the unorganized retail at last mile is a slightly new concept.

The Committee, therefore, urge the DoP/IPPB to pay focussed attention on digital literacy, customer education and hand-holding of the merchants in rural and remote areas, on an urgent basis. The Committee would like to be informed of the present status in this regard.

Reply of the Government

The guidance of the Committee is duly noted. Financial literacy with emphasis to learn digital payments mode is one of the prime activity which is being carried out by IPPB. Last mile agents are trained on that and while opening the customer's account, handhold training to use the IPPB mobile banking app for various digital transactions like view account balance, fund transfer, bill payments, recharges etc. are being provided. Due to consistent efforts IPPB has achieved more than one million download of its mobile banking app in a very short time. Similar efforts are also carried out for acquiring merchant account and total number of merchants onboarded as on date is 30,764.

(Ministry of Communications/Department of Posts (PBI Division) F. No. 4-1/2019-PBI dated 03-05-2019)

Recommendation No.15

The Committee are concerned to note that IPPB have received only 125 door step appointment requests from 1st September 2018 to 31st October 2018, out of which 95 are for cash deposit, 26 for cash withdrawal and 4 for account services (Others). Very few door step

appointment requests of this magnitude is a matter of grave concern which merits urgent attention. Evidently, IPPB system has not gone well with the rural masses.

The Committee are of the strong opinion that concerted efforts by both DoP and IPPB are warranted to take suitable steps so that this situation does not continue and there are more door step appointment requests, in the coming time. The Committee specifically desire the IPPB to undertake a study to gauge the reluctance of people in rural and remote areas to opt for IPPB services and take appropriate measures accordingly. In this regard, the Committee also feel that the publicity of this IPPB project through Gram Panchayats in the country could be an option for making villagers and other beneficiaries of various centrally sponsored schemes aware of the same and tap the potential market. This could be accomplished by way of GDSs taking a visit to Gram Panchayats once in a month to the 'general house' of Gram Panchayat. The Committee would like to be informed of initiatives taken in this regard.

Reply of the Government

The guidance of Committee is duly noted. These are the early statistics and most of the Branch Post Office Access Points have been launched subsequent to initial launch of 3250 Access Points in Sep 2018. Initiatives are being planned in the form of direct customer communication, literacy melas etc. Further, D.O. letters have been sent by Secretary (Posts) to Secretaries of all the Departments of Govt. of India, Chief Secretaries of States and Union territories with the request to use the services of IPPB for disbursing benefits to the beneficiaries under different Ministry/States sponsored schemes.

Pursuant to the letter from Office of the Secretary (Posts), IPPB has initiated meetings with various central ministries and state departments to present its capabilities. These meetings are being led by CEO, IPPB& his team and are also being attended by senior DoP Circle Representatives led by the CPMG, from the Department of Post (DoP). IPPB has received appreciation for its business model and has been able to gain a reasonable mindshare with the respective central and state functionaries in each of these meetings.

(Ministry of Communications/Department of Posts (PBI Division) F. No. 4-1/2019-PBI dated 03-05-2019)

Recommendation/Observation No.16

The Committee feel convinced to note that a detailed grievance redressal policy as per extant RBI guidelines has been implemented in IPPB and a structured system is in place at various levels across the Corporate Office/Circle Offices/Bank Branch/Customer Service Point (Access Point). However, they are concerned to find that number of complaints received in two monthstime is quite high as 7,492 grievances had been received from 1 September 2018 to 31 October 2018. As informed, out of pending 260 grievances, 63 grievances are within the defined turnaround time and the redressal is in progress and the remaining grievances were logged largely for delay or deficiency in services and appropriate customer engagement are in process to address them.

The Committee are of the utmost opinion that IPPB should take their grievance redressal mechanism very seriously to get feedback from banking channel as well as from general public as this is one of the important factors for customers to prefer services of one service provider

over the other. They would further like to be apprised of the turnaround time fixed to dispose a complaint.

Reply of the Government

The guidance of Committee is duly noted. As per the Customer Grievance and Protection Policy approved by the Board, the standard turnaround time (TAT) for resolution of customer complaints is as follows:

(Ministry of Communications/Department of Posts (PBI Division) F. No. 4-1/2019-PBI dated

Type of complaint	No. of days
Complaints related to Transaction failure	3 days
Clearing/ Bill Payment/ Mobile Banking related issue	7 days
General complaints	15 days
In case of complaints requiring detailed investigations, which may take more than 15 days, the Bank will send an interim reply to the complainant explaining the reasons for delay in sending the final resolution.	

03-05-2019)

Recommendation/Observation No.17

The Committee find that IPPB is working with a motto that no customer is too small, no transaction too insignificant and no deposit is too little which is contrary to the commercial banks which find it unviable to serve such customers in rural and remote areas. As submitted by IPPB, with an accelerated roll-out and with additional and accelerated funding, the faster rolling out of the banking services to the branches and access points, the bank will be operationally self-sustaining by its 4th year of operations. However, the Committee feels that if the IPPB has

want to be operationally self-sustaining by its 4th year of operation, it has to roll out its services very fast and has to increase its customer base and number of transactions tremendously.

In view of the above, the Committee hope that IPPB would strive hard to attain financial self-sufficiency within the time frame indicated by them.

Reply of the Government

IPPB has rolled-out more than 1.35 Lakhs Post Offices as its Access Points in a record time. In a very short span of 6-7 months, this new bank has enrolled more than 5 million customers and number of transactions are increasing day by day. However, the guidance of Committee regarding increasing of customer base and transactions number at a very fast pace is duly noted and being acted upon.

(Ministry of Communications/Department of Posts (PBI Division) F. No. 4-1/2019-PBI dated 03-05-2019)

Recommendation/Observation No.18

The Committee are aware IPPB provides DoP the unique opportunity to link their unprecedented physical reach with cutting edge payment and settlement infrastructure to enable the next wave of digital financial inclusion. However, taking note of the fact that IPPB cannot lend or issue credit cards and the only source of its income would be the transaction fee and not interest spread, the Committee are afraid that IPPB would be able to sustain its existence unless it provides its services efficiently and at cost lower than other players in this field.

The Committee, therefore stress upon IPPB to work more on their digital platforms such as mobile phones, debit cards, point of sale services, besides using the physical network of IPPB branches.

Reply of the Government

Offering of third Party Products is an integral part of IPPB's business model to provide comprehensive suite of banking services and encourage cross sell to establish alternate revenue sources. Payments Bank are allowed to tie up with other Financial Institutions to provide a complete bouquet of financial services including Credit, Insurance and Mutual Funds etc. Hence, third-party partnerships are critical to build a sustainable business model.

IPPB has continuously stressed upon offering banking services through digital platforms like Mobile Banking,IVR Banking, QR code based transactions along with existing brick and mortar based presence. Customers are being trained through demonstration to use IPPB mobile banking app while opening of their account to avail all IPPB services digitally. Digital transactions will also create transactional history for customers and new business models can be built on offering loans and other financial services using transaction history.

(Ministry of Communications/Department of Posts (PBI Division) F. No. 4-1/2019-PBI dated 03-05-2019)

Recommendation/Observation No.19

The Committee hope that as assured to them, the DoP/IPPB would explore the possibility of disbursement of pension of retired army personnel in villages through IPPB who normally get their pension through nationalised/other banks and have to travel long

distances to collect their pension etc. They, therefore, desire the matter may be taken up with the Ministry of Defence at an appropriate level.

The Committee also feel that another step in the direction could be exploring the market of cooperative sector in the country which is devoid of their own banking system. As aware, the cooperative sector is very vast in the country and has the immense potential of big customer base. The Committee would therefore like Dop/IPPB to explore possibility of door- step banking in this sector also which would completely change the dynamics at the last mile and give a value addition to the IPPB.

Reply of the Government

The guidance of Committee is duly noted. IPPB is currently engaged with the relevant ministries and various state governments towards enabling of Direct Benefit Transfers/ pension payments for the beneficiaries. IPPB is also parallely working with Co-operatives to design supply chain solutions.

(Ministry of Communications/Department of Posts (PBI Division) F. No. 4-1/2019-PBI dated 03-05-2019)

CHAPTER III

**OBSERVATIONS /RECOMMENDATIONS WHICH THE COMMITTEE DO NOT DESIRE TO
PURSUE IN VIEW OF THE REPLIES OF THE GOVERNMENT**

NIL

CHAPTER IV

OBSERVATIONS/RECOMMENDATIONS IN RESPECT OF WHICH REPLIES OF THE GOVERNMENT HAVE NOT BEEN ACCEPTED BY THE COMMITTEE AND REQUIRE REITERATION

Recommendation/Observation No.4

The Committee have been informed that IPPB has instituted an alternative OTP/Photo id based authentication process for non DBT customers. UIDAI has recommended offline authentication modes - like QR Code/XML and digitally signed E-Aadhaar to establish identity which is under review with the regulator. As generation of such an XML file will not be largely available to financially excluded target customer segments especially in rural areas through the channels suggested by UIDAI viz. kiosks, self-service UIDAI portal and enrolment centers, the matter is being pursued with UIDAI to share a detailed process for customers to generate/share an XML file in a self- service mode through feature phone/smart phone.

The Committee impress upon the IPPB to pursue the matter with a sense of urgency keeping into view their proposal to link all 1,55,000 post offices by IPPB system by December, 2018 and ensuring financial inclusion in the country.

Reply of the Government

The process has been shared by UIDAI and is currently review by the respective regulator. But as mentioned above and noted by the Committee, this would not be a frictionless process for onboarding customers, especially considering our target market segments.

(Ministry of Communications/Department of Posts (PBI Division) F. No. 4-1/2019-PBI dated 03-05-2019)

Comments of the Committee

(Please see Para no. 7, 8 of Chapter I)

Recommendation Sl. no. 5

The Committee have been informed that all the 1,55,000 IPPB access points at all the post offices will be rolled Pan-India in a phased manner by December 31, 2018, in Waves. Therefore, approx. 238 post offices will be linked with one IPPB branch at the district level. In Wave 0, 650 IPPB Branches located at district headquarters post offices have been opened on 1 September, 2018 with 3250 access points. Likewise, 15400 access points are expected to be launched in Wave 1 by September, 2018, 46500 access points each by October, 2018 and November, 2018, respectively and the rest 43350 access points by December, 2018. The Committee, however, regret to note that against the target of 15400 to be launched in Wave 1 by September, 2018, only 3355 access points could be rolled out. The reason for the shortfall is stated to be uncertainty about the process and absence of regulatory directions after the Supreme Court ruling on Aadhaar dated 26th September 2018 and also delay in procurement of devices viz. smart phones and biometric devices to be carried by last mile agents.

The Committee express their displeasure at the delays in procurement of required devices. At the same time, taking note of the targets fixed by IPPB for roll out of the remaining access points, the Committee trust that IPPB would take recourse to all requisite and effective measures to ensure that rolling out of the remaining access points are completed within the fixed timeline. It is imperative that after the Supreme Court recent ruling on Aadhaar, DoP/IPPB approach RBI/UIDAI for regulatory directions with utmost urgency.

Reply of the Government

As the Committee was apprised earlier, IPPB was launched on 1 September, 2018 post obtaining the requisite regulatory approvals for Branch expansion and completion of a stringent IT Systems Audit and certification as per RBI guidelines.

The Pan-India roll-out also required procurement of a large number of devices (Smartphones and Biometric devices) and the same was managed centrally in line with the existing procurement rules. The wave-wise targets mentioned above were revised while

maintaining the end target of having 1,55,000 access points by Dec 2018. Department is glad to confirm to the Committee that:

- a) Successful completion of the relevant procurement process for the devices (Smart phones and biometric) within the project timelines.
- b) Successful roll out of over 1,35,000 access points and completion of training and certification for over 2,60,000 postal employees. Out of the remaining access points, over 18000 post offices are currently not feasible (12000 Technically not feasible and 6000 BO's without GDS). Appropriate actions have been initiated at Department level to enable the remaining post offices in a time bound manner.

(Ministry of Communications/Department of Posts (PBI Division) F. No. 4-1/2019-PBI dated 03-05-2019)

Comments of the Committee

(Please see Para no. 11, 12 of Chapter I)

Recommendation/Observation No.10

The Committee are constrained to note that out of total allocation of Rs. 800 crore during 2016-17 and 2017-18, IPPB was able to utilise only Rs. 400 crore on branch readiness, procurement across multiple areas like device, training vendor etc. The Committee do not appreciate the under-utilisation of funds due to delays in the selection of the Systems integrator (SI). IPPB itself has admitted that the delays had affected the timelines of Bank's expected Go-Live. According to IPPB, the unutilised funds of Rs. 700 crore, with an additional funding of Rs 300 crore on 29.09.2018 would be utilised for expanding the network for the remaining 1,51,750 access points.

The Committee earnestly desire IPPB to take all possible steps to ensure that there will be no further avoidable delays and Rs. 700 crore available would be optimally utilised to take up IPPB activities in full swing.

Reply of the Government

The guidance of the Committee is duly noted. So far IPPB has been allotted 700 Crores in equity capital and 400 crores in Grants-in-Aid. It is being ensured that all allotted fund is utilized in a most optimal manner. The current status of funds utilization as on Jan 31, 2019 is as below:

Particulars	Amount (Crores)
Total Approved	1435
Total Allocated	1100
Total Utilized	632

(Ministry of Communications/Department of Posts (PBI Division) F. No. 4-1/2019-PBI dated 03-05-2019)

Comments of the Committee

(Please see Para no. 18 of Chapter I)

CHAPTER V

**OBSERVATIONS/RECOMMENDATIONS IN RESPECT OF WHICH REPLIES ARE OF INTERIM IN
NATURE**

-NIL-

New Delhi;

**March, 2020
Phalguna, 1941 (Saka)**

**DR. SHASHI THAROOR,
Chairperson,
Standing Committee on
Information Technology**

**STANDING COMMITTEE ON INFORMATION TECHNOLOGY
(2019-20)**

MINUTES OF THE TWENTIETH SITTING OF THE COMMITTEE

The Committee sat on Wednesday, the 18 March, 2020 from 1500 hours to 1600 hours in Committee Room E, Parliament House Annexe, New Delhi.

PRESENT

Dr. Shashi Tharoor -Chairperson

MEMBERS

Lok Sabha

1. Smt. Locket Chatterjee
2. Shri Karti P. Chidambaram
3. Dr. Nishikant Dubey
4. Choudhary Mehboob Ali Kaiser
5. Smt. Raksha Nikhil Khadse
6. Dr. Sukanta Majumdar
7. Shri P. R. Natarajan
8. Shri Santosh Pandey
9. Col. Rajyavardhan Singh Rathore
10. Shri Sanjay Seth
11. Shri L.S. Tejasvi Surya
12. Dr. T. Sumathy (A) Thamizhachi Thangapandian
13. Shri Bhanu Pratap Singh Verma

Rajya Sabha

14. Dr. Anil Agrawal
15. Shri Y. S. Chowdary
16. Shri Suresh Gopi
17. Shri Md. Nadimul Haque
18. Shri Syed Nasir Hussain

Secretariat

1. Shri Ganapati Bhat - Additional Secretary
2. Shri Y.M. Kandpal - Director
3. Dr. Sagarika Dash - Additional Director
4. Smt. Geeta Parmar - Additional Director
5. Shri Shangreiso Zimik - Deputy Secretary

2. At the outset, the Chairperson welcomed the Members to the sitting of the Committee convened to consider and adopt three Draft Action Taken Reports relating to the Ministries/Departments under their jurisdiction.

3. The Committee, then, took up the following draft Report for consideration and adoption.

i. **** ***,

ii. **** ***, and

iii. Draft Action Taken Report on 60th Report (16th Lok Sabha) on 'Setting up of Post Bank of India as a Payments Bank-Scope, Objectives and Framework' relating to the Ministry of Communications (Department of Posts)

4. The Committee, thereafter, adopted the above Report with some modifications.

5. **** ***,

6. The Committee authorized the Chairperson to present the above Report to the House during the current Session of Parliament.

The Committee, then, adjourned.

*matters not related to the Report.

ANALYSIS OF ACTION TAKEN BY THE GOVERNMENT ON THE OBSERVATIONS/
RECOMMENDATIONS CONTAINED IN THEIR SIXTIETH REPORT

(SIXTEENTH LOK SABHA)

[Vide Paragraph No. 5 of Introduction]

- (i) Observations/Recommendations which have been accepted by the Government
Rec. Sl. Nos.:- 1, 2, 3, 6, 7, 8, 9, 11, 12, 13, 14, 15, 16, 17,
18, 19

Total	16
Percentage	84.21

- (ii) Observations/Recommendations which the Committee do not desire to pursue
in view of the replies of the Government
Rec. Sl. No.: Nil

Total	Nil
Percentage	0.00

- (iii) Observations/Recommendations in respect of which replies of the Government
have not been accepted by the Committee and require reiteration
Rec. Sl. Nos.:- 4,5,10

Total	3
Percentage	15.79

- (iv) Observations/Recommendations in respect of which the replies of the
Government are of interim in nature
Rec. Sl. Nos.:- Nil

Total	Nil
Percentage	0.00

