

**WORK ALLOCATION AMONG SECTIONS IN DEPARTMENT OF FINANCIAL SERVICES (DFS) as on 30.01.2024**

S. No.	SECTION	EXISTING WORK ALLOCATION
1	Banking Operations - I (BO-I)	<ul style="list-style-type: none"> <li>• Appointment of Governor/Deputy Governor of RBI, Chairman &amp; MDs of SBI, CMDs and EDs of Nationalised Banks, salary allowances and other terms and conditions of Whole Time Directors of PSBs.</li> <li>• Constitution of Boards of Directors of RBI and PSBs: appointment of Workmen Employee Directors, appointment of Part Time Non Official Directors and Officer Employee Directors of PSBs.</li> <li>• Nomination of Directors on the Board of PSBs</li> </ul>
2	Banking Operations - II (BO-II)	<ul style="list-style-type: none"> <li>• Administration of all Acts/Regulations/Rules related to Financial Systems like the Negotiable Instruments Act, 1881, the Chit Funds Act, 1982 and the Price Chits and Money Circulation Schemes (Banning) Act, 1978, etc., Banning of Unregulated Deposit Scheme Act, 2019</li> <li>• Deposit Insurance and Credit Guarantee Corporation (DICGC), Act, 1961.</li> <li>• Coordination of work on matters related to Disaster management and crisis management.</li> <li>• Payment and Settlement System Act, 2007,</li> <li>• Matters relating to Digilocker, wherein the proposal is to enable the updation of the address of the account-holder in banks.</li> <li>• Disposal of appeals received under section 9 of the Payment and Settlement Systems Act, 2007</li> <li>• Factoring Regulation Act, 2011.</li> <li>• State Legislations – Protection of Interest of Depositors Acts of State Governments</li> <li>• Matters relating to Multi-Level Marketing and Ponzi Schemes.</li> <li>• Setting up of IFSC – GIFT.</li> <li>• International Relations (Banking) / Bilateral issues</li> <li>• International Cooperation in WTO, RCEP, JCCII and CEPAs/CECAs/FTAs of India with bilateral and multilateral partners.</li> <li>• Matters relating to Financial Sector Development Council and its Sub-committees.</li> <li>• Matters relating to Central Economic Intelligence Bureau (CEIB)</li> <li>• Matters relating to office of Court Liquidator, Kolkata</li> <li>• Work relating to Government Agency Business</li> <li>• Financial Action Task Force (FATF);</li> <li>• Setting up of Currency Chest by banks in border districts (within 80 KMs of International Border)</li> <li>• Rationalization of Bank Holidays / declaration of bank holidays under section 25 of the Negotiable Instruments Act, 1881</li> <li>• Know Your Customer (KYC) all matters – AML and CFT matters</li> </ul>

3	Banking Operations - III (BO-III)	<ul style="list-style-type: none"> <li>• Customer Service in Banks/FI/Ins.</li> <li>• All kinds of complaints/representations received from individual/ associations for redressal of their grievances in these institutions such as delay in clearance of cheques, non-payment/non-issue of drafts, non issue/delay in issue of duplicate drafts, misbehaviour/rude behaviour/harassment on the part of staff of the Institution, non settlement/delay in settlement of deceased accounts, non-transfer/delay in transfer of accounts from one office to another, non opening/delay in opening of new accounts, non-compliance with standing instructions of the customers, non-payment of term deposits before maturity, delay in payment to pensioners, including those related to credit cards, ATMs, etc.</li> <li>• All kind of complaints received from DARPG/DPG relating to Public/ Private Sector/Foreign Banks/FI/Ins.</li> <li>• All kinds of complaints received from MPs/VIPs /PMO against Private Sector &amp; Foreign Banks.</li> <li>• Banking Customer Service</li> <li>• Banking Ombudsman.</li> <li>• Coordination of PRAGATI meetings</li> </ul>
4	Banking Operations & Accounts-I (BOA-I)	<ul style="list-style-type: none"> <li>• Preparation of annual consolidated review on the working of Public Sector Banks (PSBs) and laying it on the Tables of both Houses of Parliament.</li> <li>• Pattern of accounting and final accounts in Public Sector Banks.</li> <li>• Study and analysis of the working results of PSU Banks.</li> <li>• Taxation matters of PSBs/FIs.</li> <li>• Dividend payable to Central Government by PSBs.</li> <li>• Scrutiny of the annual financial reviews of PSBs conducted by RBI under Section 35 of the Banking Regulation Act, 1949 and follow up action.</li> <li>• Capital restructuring of PSBs (including restructuring of weak PSBs) and Government's contribution to share capital, public issue of banks.</li> <li>• Release of externally aided grants to ICICI Bank under USAID.</li> <li>• Disputes and arbitration between PSBs and between PSBs and other Govt. Departments/PSEs.</li> <li>• Appointment of advocates in PSBs.</li> <li>• Residuary matters of Portuguese Banks in Goa.</li> <li>• Opening and shifting of administrative offices of banks.</li> <li>• All Policy matters related to Banking Operation such as Licensing, amalgamation, reconstruction, moratorium funds, and acquisition of private sector banks.</li> <li>• Functioning of PSBs</li> <li>• Notification regarding exemption from various sections of the Banking Regulation Act, 1949 and appointment of appellate authority to hear appeals under BR Act and Banking Companies (Acquisition and Transfer of Undertakings) Act of 1970 and 1980</li> <li>• Administration of all Acts/ Regulations/ Rules related to Public Sector Banks, RBI and State Level Banks</li> <li>• Laying of annual reports and audit reports etc., of PSBs in Parliament</li> </ul>

5	Agriculture Credit (AC)	<ul style="list-style-type: none"> <li>• Credit flow to Agriculture and allied sectors</li> <li>• Agricultural Debt Waiver and Debt Relief Scheme, 2008.</li> <li>• Matters relating to NABARD (including pension matters of NABARD), Agriculture Finance Corporation(except Service matters), State Legislations on the subject, Co-operative Banks (including Urban Co-operative Banks), external aided projects relating to rural/agriculture credit, appeals made by co-operative banks, financial assistance to persons affected by natural calamities, riots disturbances, etc. Bank credit to KVIC, handloom and handicraft sector.</li> <li>• Citizen Charter of NABARD</li> <li>• Appointment of CMDs &amp; Directors of NABARD</li> <li>• Kisan Credit Card (KCC) Scheme</li> <li>• Secretarial assistance to the designated appellate authority in regard to appeal by Urban Cooperative banks against cancellation of license by RBI.</li> </ul>
6	Regional Rural Bank (RRB)	<ul style="list-style-type: none"> <li>• Legislative matters with regard to RRB Act, 1976 and framing of rules there under.</li> <li>• Nomination of non-official directors on the Board of RRB, appointment of Chairman, Recommendation of RRBs, review of performance of RRBs, wage revision, manpower planning.</li> <li>• Laying of Annual Reports of all RRBs along with review thereof.</li> <li>• Formation of Staff Service Regulation and Promotion Rules for employees and officers of RRBs, IR matters of RRBs.</li> <li>• Citizen's Charter of RRBs.</li> <li>• Priority Sector Lending, Micro Finance and other related matters which includes lending to weaker sections including SC/ST, PM's New 15 Point Programme for the Welfare of Minorities, Credit to minorities, Follow up action of Select Parameters recommended by Sachar Committee, DRI Scheme.</li> </ul>
7	Financial Inclusion (FI)	<ul style="list-style-type: none"> <li>• National Mission for Financial Inclusion (NMFI) related matters including monitoring of flagship schemes of DFS: <ul style="list-style-type: none"> <li>(a) Pradhan Mantri Jan Dhan Yojana (PMJDY) (Policy &amp; implementation)</li> <li>(b) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) (Only implementation)</li> <li>(c) Pradhan Mantri Suraksha Bima Yojana (PMSBY) (Only implementation)</li> <li>(d) Pradhan Mantri Mudra Yojana (PMMY) (Policy &amp; implementation)</li> <li>(e) Stand Up India (SUPI) (Policy &amp; implementation)</li> </ul> </li> <li>• Work relating to financial inclusion, coordination with other sections, offices, institutions etc on Financial inclusion.</li> <li>• Branch expansion of banks</li> <li>• Lead Bank Scheme and Service Area Approach.</li> <li>• District and State Level Bankers' Committee (SLBC).</li> </ul>

		<ul style="list-style-type: none"> <li>• Regional imbalances of banking network, matters related to Business Correspondents/Business Facilitators, Mobile Banking etc.,</li> <li>• Deployment of banking touchpoints/BCs/ATMs and Jan Dhan Darshak App (JDD) related issues.</li> <li>• BC related policy matters including monitoring of their activities.</li> <li>• Matters relating to Minimum deposit balance, cash handling &amp; digital payment charges;</li> <li>• Administrative matters of Mission Office.</li> <li>• Banking matters Pradhan Mantri Jan Dhan Yojana (PMJDY), Mission Office</li> <li>• India Post Payment Banks (IPPB) and other payment bank related matters.</li> <li>• Inter- State Zonal Council Meetings.</li> <li>• Aspirational District, LWE and other interventions for financial inclusion by government.</li> <li>• Financial Literacy, Coordination with RBI on National Strategy for Financial Inclusion (NSFI)/ Financial Inclusion Advisory Committee FIAC)/ TGFIFL and related issues</li> <li>• Matter related to 75 Blocks – DoNER program (SAMBHAV), SVAMITVA Scheme, Antyodaya program, AKAM 2.0, SVANidhi. PM Vishwakarma Scheme etc.</li> </ul>
8	Industrial Relations (IR)	<ul style="list-style-type: none"> <li>• Service matters of PSBs including IDBI/ RBI</li> <li>• Industrial Disputes Act matters, HR matters relating to PSBs and RBI Unions and Associations in the Banking Industry, Bipartite settlements of policy of transfer, promotion, and HRD in banks</li> <li>• IB reports about political activities of bank employees.</li> <li>• Pay and Allowances of bank employees in overseas branches.</li> <li>• HR Reforms.</li> </ul>
9	Coordination (COORD)	<ul style="list-style-type: none"> <li>• Organisation of FM's meetings with CEOs of PSBs and regional consultative committee meetings.</li> <li>• Staff Meeting of Secretary (FS)/ Senior Officers Meeting (SOM).</li> <li>• Monitoring &amp; Review of disposal of VIP references, PMO references, coordination of RBI pending matters.</li> <li>• Parliament Questions regarding VIP references.</li> <li>• Monthly DO letter to Cabinet Secretary from Secretary (FS).</li> <li>• Appointment of CPIOs, ACPIOs, AA and Nodal Section for RTI matters of DFS and to deal with CIC for Annual Report etc.</li> <li>• Updation of Induction Material for DFS; Co-ordination of VIP, PMO, President-Sectt.,etc, references involving more than two Divisions of DFS.</li> </ul>
10	Establishment (ESTT)	<ul style="list-style-type: none"> <li>• Matters pertaining to the Officers and Staff of DFS including RRs, appointment, ACRs, deputation (including abroad), training, IWSU, SIU, welfare, review of officers under FR 56(J), internal vigilance, staff grievances, pension, etc.</li> <li>• Grant of various advances to officers and staff, payment of fees to advocates, settlement of medical claims and CGHS matters, family welfare programme.</li> </ul>

11	General Administration (GA)	<ul style="list-style-type: none"> <li>Housekeeping/Security matters, cleanliness, stores, canteen, R&amp;I, library.</li> <li>Staff Car Drivers, vehicles to the officers of DFS.</li> <li>Purchase of Computer Hardware and maintenance of Computers, Printers and other equipment</li> <li>Maintenance of furniture and electricity items</li> <li>Logistic support for arranging farewell of staff of DFS.</li> <li>Providing of Identity Cards to the Staff of DFS and CMDs/EDs/PROs of Public Sector Banks/Financial Institutions/Insurance companies, etc.</li> </ul>
12	Parliament (PARL)	<ul style="list-style-type: none"> <li>Collection, identification and marking of Parliament Questions, Notices, admitted Questions, and getting the files approved from the Minister.</li> <li>Preparation of facts and replies for pads of Ministers.</li> <li>Keeping track and record of pending Assurances, Special Mentions and References under 377 and other matters as mentioned in the Induction Material.</li> <li>Presidential address to the Joint Session of Parliament</li> <li>Compilation and submission of material for Parliament Questions to other Ministries/Departments</li> <li>Parliamentary Committee Matters</li> </ul>
13	Hindi	<ul style="list-style-type: none"> <li>Implementation of Official Language Policy of the Government.</li> <li>Translation work relating to Parliament Questions.</li> <li>Standing Committees, Minutes of the Meetings.</li> <li>Hindi Teaching Scheme and other miscellaneous work as mentioned in induction material of DFS.</li> </ul>
14	Welfare (WEL)	<ul style="list-style-type: none"> <li>Matters relating to recruitment, promotion and welfare measures of SC/ST/OBC/PH and Ex-servicemen in Public Sector Banks/Financial Institutions and Public Sector Insurance Companies (PSBs/FIs/PSICs).</li> <li>Matter of policy regarding reservation for these categories in PSBs/FIs/PSICs, reservation matters in RRBs etc.</li> </ul> <p>Inspection/examination of Reservation Roster for SCs/STs/OBCs in PSBs/FIs/PSICs</p>
15	Reservation Cell (RC)	<ul style="list-style-type: none"> <li>Assistance to the Liaison Officer for smooth functioning and discharging of his duties and responsibilities as Liaison Officer for SC/ST/OBC/EWS/PwD, preparation / maintenance of reservation roster of SC/ST/OBC/EWS/PwD for the proper secretariat of this Department, reply to Parliament Questions/National Commission for SC/ST/OBC/PwD in respect of SC/ST/OBC/EWS/PwD staff of the Department, maintenance of data of SC/ST/OBC/EWS/PwD staff of the Department, submission of all reports/ information to other Ministries/Departments/Parliamentary Committees, etc. in the related matters.</li> </ul>
16	Data Analysis (DA)	<ul style="list-style-type: none"> <li>Reserve Bank of India Credit Policy - Busy Season - Slack Season and selective credit control.</li> <li>Financial sector assessment and sectoral credit analysis.</li> <li>Banking Statistics regarding bank deposits and advances.</li> </ul>

		<ul style="list-style-type: none"> <li>• Deposits and advances of banks.</li> <li>• Rates of interest on bank deposits and advances.</li> <li>• Dissemination of results and important information relating to RBI, IBA, studies on banking reforms.</li> <li>• Analysis of other international reports relevant to banking sector in India.</li> <li>• Analysis of Reports of committees on Financial Sector Reforms etc.</li> <li>• Management Information System - collection, collation of data relating to Banking Industry.</li> <li>• Result Framework Document (RFD), Speeches of FM/MOS on different occasions.</li> <li>• Audit Paras.</li> <li>• UN e-Government Index &amp; Digital Services</li> <li>• Work related to committee of Financial Sector Statistics</li> <li>• Coordination of budget proposals of DFS. Matters related to Budget Announcements, Output-outcome Monitoring Framework</li> <li>• Sustainable Development Goals – Indicators pertaining to DFS</li> </ul>
17	Industrial Finance - I (IF-I)	<ul style="list-style-type: none"> <li>• Administration of the Export-Import Bank Act-1981 and Scheme for financing Viable Infrastructure Projects (SIFTI) of IIFCL, Operational/Policy/Budgetary matters relating to Exim Bank, IIFCL, IWRFC and IIBI Ltd.</li> <li>• Matters related to IFCI Ltd, IDFC Ltd, Winding up matter related of IIBI Ltd, and other related matters.</li> <li>• Board level Appointments-Whole Time Directors- IIFCL, EXIM, IFCI Ltd and their personnel matters.</li> <li>• Government Nominee Directors-EXIM Bank, IIFCL, IFCI Ltd. and IDFC Ltd.</li> <li>• Non-Official Directors/Independent Director in -EXIM Bank, IIFCL and IFCI Ltd.</li> <li>• Sector-specific matters like infrastructure, power, textiles, exports; steel, telecom, road, shipping (added) etc. matters related to sectoral issues</li> <li>• Laying of annual reports of IIFCL, EXIM Bank, IFCI Ltd and Liquidator's report of IIBI Ltd. Before the parliament.</li> <li>• Matters related to Ratnagiri Gas and Power Pvt. Ltd (RGPLL).</li> <li>• Citizen's Charter of EXIM Bank and IIFCL.</li> <li>• All matters related to resolution and registration issues of Asset Reconstruction Company (ARC) and to track the activities of the ARCs.</li> <li>• All matters related National Investment and Infrastructure Fund.</li> <li>• Appointment of Statutory Auditor in EXIM Bank</li> <li>• Media and Publicity related matters of DFS</li> <li>• Project Monitoring Group (PMG) Meeting</li> <li>• Partial Credit Guarantee Scheme (PCGS)</li> <li>• Joint Parliamentary Committee (JPC) (which enquired into irregularities in securities transactions).</li> <li>• Disciplinary action against bank employees/executives involved in irregularities in securities transactions.</li> </ul>

	Office of Custodian	<ul style="list-style-type: none"> <li>Establishment matters relating to Special Courts/Office of the Custodian.</li> <li>All issues pertaining to continuation of posts, budget matters of the O/o Custodian and Special Court including extension of the O/o Custodian and appointment of Custodian.</li> </ul>
18	Industrial Finance - II (IF-II)	<ul style="list-style-type: none"> <li>Administration of National Housing Bank Act, 1987.</li> <li>Administration of Small Industries Development Bank of India Act</li> <li>Administration of National Housing Bank Act Administration of State Financial Corporation Act.</li> <li>Operational, Policy and Budgetary matter relating to SIDBI and NHB</li> <li>Matters relating to NHB and Housing Policy.</li> <li>Post winding up of BIFR &amp; AAIFR matters.</li> <li>Matters related to Micro, Small and Medium Enterprises (MSMEs), TReDS, SIDBI, SFCs, Credit Guarantee Fund for Micro and Small Enterprises, CGFMU, CGFSI, CGTMSE, CGFF,</li> <li>MLIs, Credit Guarantee Scheme and other related matters on the subject.</li> <li>Citizens Charter of NHB and SIDBI.</li> <li>All matters related to Educational Loans including Vidyalakshmi Portal, Govt. Sponsored Schemes-PMEGP, Education, employment generation scheme of SJSRY, SGSY and other poverty alleviation programmes and other related matters, VIP references, Audit Paras, CPGRAM, RTI, Parliament Questions, Assurances, Grievances, Budget Announcements, Coordination with RBI and State Govts.</li> <li>Appointment and all personnel matters of Whole Time Director in SIDBI and NHB.</li> <li>Appointment of Non Official/Independent Directors and Government Nominee Directors in SIDBI and NHB</li> <li>Laying of annual reports of SIDBI and NHB before the parliament</li> <li>All matters related to Pradhan Mantri Mudra Yojana (PMMY).</li> <li><u>Micro Finance (IF-II)</u> - Matters related to Micro Finance Institutions and Legislation thereon, Self Help Groups as well as NABARD's Micro Finance, etc.</li> <li>Matter related to psbloansin59minutes portal</li> </ul>
19	Vigilance Section	<ul style="list-style-type: none"> <li>Consultation with CVC/CTE.</li> <li>Nomination of CVOs for PSBs/FIs/PSICs.</li> <li>Correspondence with CBI.</li> <li>Annual Action Plan on Anti-Corruption measures</li> <li>Investigation of cases of frauds by CBI &amp; RBI.</li> <li>Matters under Prevention of Corruption Act.</li> <li>Preventive vigilance.</li> <li>Vigilance systems and procedures in RBI/PSBs/FIs and Insurance Companies PFRDA and IRADI/RBI</li> <li>Inquiry into complaints against GMs/EDs and CMDs of PSBs/FIs/PSICs/PFRDA and IRADI/RBI and Vigilance Surveillance over them.</li> </ul>

		<ul style="list-style-type: none"> <li>• Major frauds in PSBs (in India and abroad).</li> <li>• PMO references on anti-corruption measures.</li> <li>• Bank security, robberies &amp; loss prevention in banks.</li> <li>• Sanction of prosecution in case of ED/CMDs.</li> <li>• War Book Matters.</li> <li>• Annual Reports of CVC.</li> <li>• Conduct Regulation in PSBs/FIs, employment after retirement regulations in PSBs.</li> <li>• CVC/CBI references relating to DRTs/DRATs.</li> <li>• Vigilance clearance, sanction of prosecution and any other matter of Board level appointees of PSBs, FIs, PSICs, PFRDA, IRDA and RBI</li> <li>• Vigilance matters of Officials in DFS, Officers of Office of Custodian and Government Officials in DRTs/DRATs</li> </ul>
20	Debts Recovery Tribunal (DRT)	<ul style="list-style-type: none"> <li>• Establishment of DRTs/DRATs under the Recovery of Debts due to Banks and Financial Institutions Act, 1993.</li> <li>• Administration of Recovery of Debts and Bankruptcy (RDB) Act, framing or amending rules for implementing of the provisions of the Act.</li> <li>• Filling up of the posts of Chairpersons, Presiding Officers, Registrars, Assistant Registrars, Recovery officers, and other posts in DRTs/DRATs.</li> <li>• Issuing clarifications/guidelines etc. on administrative matters/review.</li> <li>• Progress and disposal of cases by DRT/DRATs.</li> <li>• Budget provisions, monitoring, etc relating to DRTs/DRATs.</li> <li>• Administration of SARFAESI Act, appointment of Registrar/MD &amp; CEO, CERSAI, ease of doing business agenda- flowing from recent amendments.</li> <li>• KYC matters under Prevention of Money Laundering Act, 2002.</li> <li>• Policy matters relating to Central Registry of Securitisation Asset Reconstruction and Security Interest (CERSAI), a PSU, including the Central Registry under the SARFAESI Act, 2002</li> </ul>
21	Banking Operation & Accounts – II (BOA-II)	<ul style="list-style-type: none"> <li>• Credit Information Companies (CICs).</li> <li>• Works relating to monitoring of NPAs and Recovery including compromises and OTS of all PSBs.</li> <li>• Parliament matters, VIP/PMO references, complaints and other matters relating to above works.</li> <li>• All matters related to NPA/Stressed Assets (other than Sectoral Stress), including relief measures by banks in area affected by natural calamities.</li> <li>• Stressed Assets Stabilization Fund (SASF).</li> <li>• Audit of banks, appointment and fixation of remuneration of auditors of PSBs/FIs.</li> <li>• Bank guarantees, Letters of Credit and Letters of Undertaking / Comfort by PSBs and related complaints.</li> <li>• Citizen's Charter of PSBs/RBI.</li> <li>• Acquisition/Leasing/Renting/Vacation of premises, Estate Officers under Public Premises Act, 1971.</li> </ul>

		<ul style="list-style-type: none"> <li>• Operation of foreign banks in India (including IDC and FDI Policy matters).</li> <li>• Banking Sector Reforms (including EASE Index and PSB Reforms Agenda)</li> <li>• NBFCs and Appellate Authority on NBFCs.</li> <li>• Operational risk management (other than cyber-security and digital payments security), including frauds and fugitive offenders.</li> <li>• Administration of all Acts/Regulations/Rules related to NBFCs and CICs.</li> <li>• Statement of Intent / Key Performance Indicators / Performance evaluation of whole-time Directors.</li> <li>• Insolvency Bankruptcy Code (IBC)</li> <li>• Overseas branches of Indian banks</li> </ul>
22	Insurance - I (INS-I)	<ul style="list-style-type: none"> <li>• Corporate governance, appointment and service matters pertaining to public sector insurers and AICIL, Insurance Regulatory and Development Authority of India, Council of the Institute of Actuaries of India, Insurance Ombudsmen, Council of Insurance Ombudsmen, recruitment and the terms and conditions of agents of the Life Insurance Corporation of India, and insurance appointment related matters pertaining to Banks Board Bureau Administration of the Actuaries Act, 2006 and related matters</li> <li>• Matters of public entities relating to the Public Premises (Eviction of Unauthorized Occupants) Act, 1971</li> <li>• Parliamentary, audit, right to information, court, arbitration and VIP reference related matters and dealing with matters referred through receipts or otherwise in respect of any of the items enumerated above or connected thereto</li> </ul>
23	Insurance - II (INS-II)	<ul style="list-style-type: none"> <li>• Administration of the Insurance Act, 1938; Life Insurance Corporation Act, 1956; General Insurance Business (Nationalisation) Act, 1972; Insurance Regulatory and Development Authority Act, 1999 and related matters, other than those related to corporate governance, appointment and service matters or those relating to recruitment and the terms and conditions of agents of the Life Insurance Corporation of India</li> <li>• Policy matters relating to insurance, and to this end, analysis of the trends and development in and the performance of the insurance sector and various bodies established by or under the said Acts</li> <li>• Administrative matters pertaining to public sector insures and Agriculture Insurance Corporation of India Limited (AICIL), other than governance, appointment and service matters</li> <li>• Assessment of capital requirements, divided payouts and performance of public sector insurance and AICIL</li> <li>• Social security schemes for insurance protection and other insurance schemes sponsored/ supported by the Government</li> </ul>

		<ul style="list-style-type: none"> <li>• Insurance Ombudsmen Rules and administration thereof, other than corporate governance, appointment and service related matters pertaining to Insurance Ombudsmen and the Council of Insurance Ombudsmen</li> <li>• Foreign investment in insurance sector</li> <li>• Reforms in the sector and public sector insurers, including adoption of technology in insurance (except matters allocated to the Cybersecurity and FinTech Section)</li> <li>• Supporting the section in charge of international cooperation matters on insurance related aspects of international cooperation</li> <li>• Taxation matters relating to insurance sector</li> <li>• Matters relating to the industry, including those raised by industry bodies/associations</li> <li>• Implementation of Law Commission Reports</li> <li>• All residual matters relating to insurance which are not enumerated specifically as an item of work allocated to either Insurance-I Section or Insurance-II Section</li> <li>• Parliamentary, audit, right to information, court, arbitration, VIP reference related matters and dealing with matters referred through receipts or otherwise in respect of any of the items enumerated above or connected thereto.</li> </ul>
24	Pension Reforms (PR)	<ul style="list-style-type: none"> <li>• Reforms in the Pension Sector</li> <li>• Policy matters with respect to NPS, Atal Pension Yojna and Swavalmban Scheme</li> <li>• Administration of PFRDA Act, 2013</li> <li>• Framing of rules under PFRDA Act, 2013</li> <li>• Appointments of Chairperson and Board member of PFRDA, CVO in PFRDA, Budget and Funds of PFRDA and</li> <li>• Legislative and policy prescriptions to PFRDA</li> </ul>
25	<u><b>Cybersecurity and FinTech Section (former IT Cell)</b></u>	<ul style="list-style-type: none"> <li>• Matters relating to overall cybersecurity for the financial services sector and in the Department.</li> <li>• Coordination of FinTech and Deep Tech (artificial intelligence, big data, block chain, etc.) matters related to the financial services sector and the Department (including matters related to e-payments in the banking system).</li> <li>• matters relating to e-Governance in all FIs and e-Payments in banking system and computerisation of PSBs.</li> <li>• Promotion of digital payment including National Common Mobility Card (NCMC) scheme of MoHUA, Direct Benefit Transfer (DBT), Digital Payment Infrastructure (DPI), matter related to NPCI and its subsidiaries.</li> <li>• Matters relating to Payment Regulatory Board (PRB) constitution and matters related to PRB.</li> <li>• Incentive scheme for Promotion of RuPay Debit Cards and low-value BHIM-UPI transactions (person-to-merchant).</li> <li>• Scorecard of banks for promotion of digital payments.</li> <li>• On-boarding of merchants on digital payment platforms ;</li> </ul>

		<ul style="list-style-type: none"> <li>• Matters related to various modes of digital payments including UPI, BHIM - QR, RuPay Debit and Credit cards, IMPS, USSD, PoS, etc.</li> <li>• Charges levied on various modes of payments including Merchant Discount Rate (MDR).</li> <li>• Frauds related to various modes of digital payments including online frauds.</li> <li>• Matters related to app based digital payment and digital lending platforms except regulation.</li> <li>• Banking matters relating to digital payment platforms;</li> <li>• Coordination with NIC for the Department</li> <li>• Management of the Department's website and web services</li> </ul>
26	Surplus Cell	<ul style="list-style-type: none"> <li>• All service matters and day to day administrative matters related to surplus staff of AAIFR &amp; BIFR including their redeployment,</li> <li>• consultation with DoPT, handling of court cases of surplus staff,</li> <li>• RTI and personal matters of surplus staff such as leave, retrial benefits, perks &amp; allowances etc.</li> </ul>
27	GST Cell	<ul style="list-style-type: none"> <li>• Overseas preparedness of all institutions under DFS to implement GST, to provide inputs to the " Banking, Financial and Insurance" Sectoral Group with reference to GST.</li> <li>• Other matters related to coordination, rollout and implementation of GST w.r.t institutions under administrative control of DFS etc.</li> </ul>
28	Legal Monitoring Cell	<ul style="list-style-type: none"> <li>• Monitoring of court cases and follow-up with concerned Sections to effectively meet the timelines.</li> <li>• Management and updation of court cases of the Department on LIMBS portal and keeping track of court cases of the Department on the websites of Hon'ble Supreme Court/Hon'ble High Courts/Hon'ble Central Administrative Tribunal etc.</li> <li>• Receiving of court cases/correspondence related to court cases and their marking/distribution to concerned Sections.</li> <li>• Payment of legal bills and matters related to appointment of Central Government Standing Counsel for the Department.</li> </ul>

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