

circular had highlighted the fact that certain plastic used by the miscreants were not normal credit / debit cards but were telephone top-up cards issued by UK based telephone companies with magnetic strip. This magnetic strip was used to encode data belonging to original cards which were obtained by the fraudsters through skimming (copying of magnetic strip). The measures include educating customers through hoardings, advertisements, handouts and also posting cautionary messages in the website of card issuing banks.

The bank have also been advised to inform to customers not to reveal ATM PIN in response to requests received through e-mail, to periodically verify the transaction history to ensure its correctness and if any unauthorized transaction observed it should be immediately reported to the bank and inform the bank if the card is lost or stolen.

As operational / security measures, the banks were advised to post security guard and conduct inspection of ATM on regular basis by bank official. The banks were advised that the incident of skimming should be immediately brought to the notice of local law enforcement authorities.

Besides above RBI vide its Master Circular on 'Credit Card Operations of banks' dated July 1, 2010 advised all banks to set up internal control systems to combat frauds and to take proactive fraud control and enforcement measures. They were also advised to ensure that credit card operations were run on sound, prudent and profitable lines as also fulfill 'Know Your Customer' requirements, assess credit risk of customers, specify terms and conditions in clear and simple language ensure prompt dispatch of bills, maintain customer confidentiality, etc.

(c) and (d) The use and making of cloned credit cards/fake cards is a type of credit card fraud and is therefore illegal and therefore the question of imposing ban on the use and making of cloned/fake credit cards does not arise.

Project for maximizing oilseed and pulse production

‡2436. MISS ANUSUIYA UIKEY: Will the Minister of FINANCE be pleased to state:

(a) whether the Ministry has received from the State Government of Madhya Pradesh a letter No. Isopam/ Bundelkhand/ 04-05/ 774 dated 16 October 2006 and a project proposal for

‡Original notice of the question was received in Hindi.

maximizing oil seeds and pulse production of Rs. 106.82 crores for increasing production of oil seeds and pulses in Bundelkhand by Japan International Cooperative Society;

(b) if so, the current status of approval of this project and the reason of delay for such a long period; and

(c) by when the amount would be released after giving approval to this proposal and the expected time period thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA):

(a) The Department of Economic Affairs received a proposal for 'Maximizing Oilseeds and Pulses Production in Bundelkhand Region' of Madhya Pradesh, under the Grant-in-aid and technical cooperation programme of the Government of Japan, with the recommendation of the Ministry of Agriculture, in July 2006. The name of the project has since been revised as 'Project for maximization of Soybean production in Madhya Pradesh'.

(b) The Government of Japan conveyed its approval for acceptance of the said proposal in April 2008. The formalities regarding finalization of terms and conditions of the project are being worked out between the Government of Madhya Pradesh, Ministry of Agriculture and JICA in terms of standard norms and procedure.

(c) No monetary grant or release of funds is involved under the scheme. After completion of necessary formalities, JICA would only provide technical assistance and their experts.

Excise Duty evasion by small scale companies

2437. SHRI NARESH CHANDRA AGRAWAL: Will the Minister of FINANCE be pleased to state:

(a) whether large evasion of excise duty are being done by small scale companies which are availing the benefits available to small scale units in the states like Himachal Pradesh, Uttarakhand, Jammu and Kashmir and North-Eastern States;

(b) whether Government is aware that these companies are charging excise duty on their products despite the excise duty exemption;