

Environmental clearance to Athirappilly Hydro-electric Project

1262. PROF. P.J. KURIEN: Will the Minister of ENVIRONMENT AND FORESTS be pleased to state:

- (a) whether the proposal for granting environmental clearance to the Athirappilly Hydro-electric Project of Thrissur District in Kerala is under consideration of the Ministry;
- (b) if so, details thereof; and
- (c) the present status of the project?

THE MINISTER OF STATE OF THE MINISTRY OF ENVIRONMENT AND FORESTS (SHRI JAIRAM RAMESH): (a) and (b) The Athirappilly Hydro-electric Project of Thrissur District in Kerala was granted environmental clearance on 18.7.2007.

(c) Based on the information that the Project might threaten the Primitive Kadar Tribes in the surroundings of proposed dam site, a show-cause notice under the Environment (Protection) Act, 1986 was issued to the Project Authorities to submit the facts. The information submitted by the Project Authorities was referred to the Western Ghats Ecology Expert Panel for review.

Policy on phone banking

†1263. SHRI RASHEED MASOOD: Will the Minister of FINANCE be pleased to state:

- (a) whether it is a fact that the Reserve Bank of India (RBI) has prepared any policy on phone banking;
- (b) if so, the details thereof;
- (c) by when this policy will be implemented;
- (d) whether there is any provision for curbing the cases of misuse of credit card in the new policy; and
- (e) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) to (e) The Reserve Bank of India issued the guidelines for Mobile Banking transactions in October, 2008. The guidelines permit banks to provide mobile banking transactions and mandates that all transactions have to originate from one bank account and terminate in another bank account. The guidelines also permit banks to extend this facility through their business correspondents. Complaints/grievances arising out of mobile banking facility are covered under the Banking Ombudsman Scheme of RBI. The mobile banking guidelines were relaxed in December, 2009 to—

†Original notice of the question was received in Hindi.

- a. Enhance the daily cap on both funds transfers and transactions involving purchase of goods and services to Rs. 50,000/-
- b. Requirement of end-to-end encryption relaxed for transactions up to Rs. 1000/- for small value transactions.
- c. Facilitate funds transfer from a bank account using a mobile phone with cash payout at ATMs/BCs up to Rs 5000/-.

RBI has authorised 46 banks till date to offer mobile banking services to their customers and 33 banks have commenced mobile banking.

As per the RBI guidelines, it is mandatory for all banks to provide a one time password (OTP) for all transactions made with credit card through telephone or Interactive Voice Response (IVR) to/from its customers. This added security layer is similar to the one imposed last year by RBI for all transactions made online. With this new security the customers would need at least 5 sets of information to carry out a credit card transaction over phone, which are as follows: (i) the 16-digit card numbers, (ii) card expiry date, (iii) CVV (Card Verification Value which is printed on the back of the card) number, (iv) mobile number, and (v) the OTP. This is to be complied with by banks with effect from February 1st, 2011.

Amassing of black money by civil servants

1264. SHRIMATI JAYANTHI NATARAJAN : Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that many officers belonging to All India Services were nabbed for having amassed black money in hundreds of crores of rupees in various parts of the country recently;

(b) if so, the details thereof;

(c) whether it is also a fact that Income Tax Department let such officers by imposing Income Tax penalty only;

(d) if so, the details thereof; and

(e) whether this step of Department helped these officers turn their black money earned by corruption into white money?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) The Income Tax department has conducted search and seizure operations in the case of certain officers belonging to All India Services recently. There is no provision for arrest under the Direct tax Laws.

(b) During last three years, five officers of All India Services were searched by the Income Tax department resulting in seizure of assets of the value of Rs. 17.75 crores in their group cases.