

(d) Does not arise in view of reply to (c) above.

Liability of transactions based on Aadhaar card

814. SHRIMATI WANSUK SYIEM : Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank of India (RBI) has declared that the Aadhaar cards can be used by banks as valid KYC proof and if so whether the State Bank of India (SBI) has not done a single transaction using the Aadhaar based identification platform;

(b) whether the SBI contends that since the KYC is being done on the basis of Aadhaar, the liability arising from transactions rests with the UIDAI; and

(c) whether UIDAI has been asked to buy insurance cover to under-write liabilities arising out of Aadhaar card based transactions through banks?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) to (c) Government of India *vide* Notification dated 16.12.2010 has recognised the letter issued by the Unique Identification Authority of India (UIDAI) containing details of name, address and Aadhaar Number as an "officially valid document" to satisfy the "Know Your Customer" (KYC) norm. In terms of Government Notification the Reserve Bank of India (RBI) *vide* its circular dated 27.01.2011 advised the banks that Aadhaar Letter Card can be used a "Officially Valid Document" for opening small accounts. Further, *vide* RBI circular dated 10.12.2012, banks were advised to accept Aadhaar letter issued by UIDAI as a proof of identity and address, for opening accounts, if the address provided by the account holder is the same as that on Aadhaar letter.

In pursuance of the above instructions of RBI, the State Bank of India (SBI) had also issued a circular to its branches for ensuring compliance thereof and Aadhaar letter is accepted as a KYC document for opening of account. However, SBI and some other banks have not signed the agreement with UIDAI for using Aadhaar Enabled Payment System (AEPS) in view of their objection to certain clauses in the agreement. As a result, SBI is not using the Aadhaar based identification platforms for transaction, although, there are no issues relating to transaction in the accounts where Aadhaar has been accepted as KYC document for opening of accounts.

While, UIDAI has not been asked to buy insurance cover, a view in the matter will be taken subject to technical and commercial feasibility and performance of the authentication services.

Maintenance of FTA and FEE data by RBI

815. SHRI SALIM ANSARI: Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank of India (RBI) is maintaining data on monthly estimates of Foreign Tourist Arrivals (FTAs) on the basis of data received from major ports and Foreign Exchange Earnings (FEEs) from tourism;

(b) if so, the details of FTAs and FEEs from tourism during the period January-May, 2013; and

(c) whether RBI is supplying this data to the Ministry of Tourism and if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) Ministry of Tourism compiles monthly estimates of the Foreign Tourist Arrivals (FTAs) on the basis of FTAs data at major ports and the Foreign Exchange Earnings (FEEs) from tourism on the basis of data available from Reserve Bank of India (RBI).

(b) The number of FTAs and FEEs during January - May, 2013 were 28.63 lakhs (provisional) and Rs. 43,412 crore (advance estimate), respectively.

(c) For the purpose of compiling the monthly estimates of FEEs. Ministry of Tourism takes the data of credit from India's Balance of Payment as per the publication titled "Reserve Bank of India Bulletin" of RBI, which is available with a lag of one year usually.

Pension to employees of Gramin Banks on RRBs

816. SHRI RAMA CHANDRA KHUNTIA: Will the Minister of FINANCE be pleased to state:

(a) whether Government has in principle decided to give pension to all officers and employees of Gramin Banks; and

(b) the present position of granting pension to the officers and employees in Regional Rural Banks (RRBs) on the model existing in Nationalized Banks?