

- (xxi) Careful consideration should be given to the various types, elements and levels of risk involved in the PBI's operations.
- (xxii) Robust System Protocols and Standard Operating Procedures should be put in place to manage these risks effectively.
- (xxiii) The PBI should recruit/commission the services of banking experts to manage its credit, portfolio and market risks.
- (xxiv) Appropriate management capabilities should be mobilized from the market and robust systems and processes should be put in place to ensure that Non-Performing Assets are kept within acceptable limits.
- (xxv) It is neither necessary nor desirable to mandate a waiting period before the PBI enters into credit and lending operations.
- (xxvi) The PBI should be constituted and begin working as a credit and lending Bank immediately, without any trial/waiting/learning period.
- (xxvii) The PBI should be set up as an independent statutory and corporate entity offering the full bouquet services, including credit, to its customers.
- (xxviii) The PBI will primarily target currently unbanked and under-banked customers in rural, semi-rural and remote areas, with a focus on providing small and affordable loans and simple deposit products.
- (xxix) Customers will be provided with full-fledged Savings Accounts, which can be retained even with zero balances, as provided for in the PMJDY.
- (xxx) Credit risks will be managed by hiring professionals from the banking sector and by developing and implementing robust protocols for building checks and balances in the system. Market and robust systems and processes should be put in place to ensure that Non-Performing Assets are kept within acceptable limits.

Emergency blocking order under IT Act

164. SHRI AVINASH PANDE: Will the Minister of COMMUNICATIONS AND INFORMATION TECHNOLOGY be pleased to state:

(a) whether Government has issued any emergency blocking orders under section 69 (A) of the Information Technology Act, 2000 pursuant to Rule 9 of the Information Technology (Procedure and Safeguards for Blocking for Access of Information by Public) Rules 2009; and

(b) if so, the total number of emergency blocking orders issued from 1st January, 2014 till date and the details and specifications thereof?

THE MINISTER OF COMMUNICATIONS AND INFORMATION TECHNOLOGY (SHRI RAVI SHANKAR PRASAD): (a) and (b) Government has issued directions for blocking of URLs on emergency basis depending on the nature of contents and consequences of spreading such contents as reported by Law Enforcement and Security Agencies, following the procedure as outlined in Rule 9 of the Information Technology (procedure and Safeguards for blocking for access of Information by Public) Rules. Emergency blocking orders issued to block a total number of 216 URLs from 1st January, 2014 till date. The information hosted on these URLs were anti-national, provocative, communal hatred, which could lead to serious law and order problem in the Country. The URLs were blocked based on the requests of Law Enforcement Agencies including by orders passed by competent courts, in the interest of Sovereignty and Integrity of India, defence of India, security of the State, friendly relations with foreign States or public order or for preventing incitement to the Commission of any cognizable offence relating to above as per the provisions of Section 69A of Information Technology Act, 2000.

Blocking of websites

165. SHRI AVINASH PANDE: Will the Minister of COMMUNICATIONS AND INFORMATION TECHNOLOGY be pleased to state:

(a) whether Government has blocked/disabled access to certain websites and/or Uniform Resource Locators (URLs) during the current year and the last year and if so, the specifications thereof;

(b) the total number of requests received by the designated officer and the total number of orders issued for blocking of web sites and/or content under section 69(A) of the Information Technology Act, 2000 from 1st January, 2014 till date; and

(c) the total number of blocking orders revoked by the Department of Electronics and Information Technology, or any other Government agency from 1st January, 2014 till date?

THE MINISTER OF COMMUNICATIONS AND INFORMATION TECHNOLOGY (SHRI RAVI SHANKAR PRASAD): (a) and (b) Government has invoked Section 69A of Information Technology Act, 2000 to block/disable access to certain websites/URLs. Section 69A of the Information Technology Act 2000 empowers Government to block any information generated, transmitted, received, stored or hosted in any computer resource in the interest of Sovereignty and Integrity of India, defence of India, security of the State, friendly relations with foreign States or public order or for preventing incitement to the Commission