

the cooperative banks are regulated under the less stringent BASEL-I norms whereas BASEL-II & III norms are applicable to commercial banks.

Moreover, the cooperation being a State subject, administration/management audit and liquidation of cooperative banks is vested with State Governments under respective State Cooperative Societies Acts. The guidelines issued by RBI to cooperative banks are also different in critical areas such as licensing, capital adequacy etc.

(c) The cooperative banks are being used as instruments of financial inclusion and are implementing many schemes of the Government such as Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) etc. Further, RBI has issued guidelines to cooperative banks on customer service from time to time to ensure safety of deposits kept by the customers with cooperative banks, thereby resulting into better customer service offered by cooperative banks.

#### **Pensioners above 100 years**

1673. SHRI AHMED PATEL:

SHRI RAJ KUMAR DHOOT:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that five lakh pensioners above 100 years of age are drawing pension from Banks, if so, the details thereof; and

(b) whether Government has conducted any inquiry as to how this figure has surfaced and what action is being taken by Government in the matter?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) and (b) No, Sir. The number of pensioners above 100 years of age drawing pension from Banks (PSBs) is 1774, details are given in the Statement (*See* below). The Department of Pension & Pensioners' Welfare (DOPPW) in a meeting held on 12.06.2015 with the concerned stakeholders in which common deficiencies in the banks' data regarding Date of Birth, Mobile number, address of pensioner, Aadhaar numbers and number of pensioners over the age of 100 years were discussed. Banks with large number of pensioners above 100 years of age and having large number of records without date of birth of pensioners, mobile and Aadhaar numbers were asked to launch special drives and update their database. The Central Pension Accounting Office (CPAO) has issued instructions to banks to accept self-certification regarding marriage, income and non-employment. The banks should share master data along with Aadhaar numbers with CPAO for reconciliation of records.

*Statement*

Sl.N.	Bank Name	No. of pensioners drawing pension from Banks above 100 years
1.	State Bank of India	792
2.	State Bank of Bikaner & Jaipur	57
3.	State Bank of Hyderabad	1
4.	State Bank of Mysore	23
5.	State Bank of Patiala	43
6.	State Bank of Travancore	18
7.	Allahabad Bank	78
8.	Andhra Bank	1
9.	Bank of Baroda	20
10.	Bank of India	18
11.	Bank of Maharashtra	2
12.	Canara Bank	12
13.	Central Bank of India	563
14.	Corporation Bank	0
15.	Dena Bank	3
16.	Indian Bank	14
17.	Indian Overseas Bank	0
18.	Oriental Bank of Commerce	4
19.	Punjab and Sind Bank	1
20.	Punjab National Bank	75
21.	Syndicate Bank	9
22.	UCO Bank	32
23.	Union Bank of India	7
24.	United Bank of India	1
25.	Vijaya Bank	0
26.	IDBI Bank Limited	0
27.	Bharatiya Mahila Bank	0
TOTAL		1774