

Governments are also offering additional outpatient care, providing an additional coverage up to ₹ 7,500 per family per year for stipulated outpatient visits. The package rate for outpatient care *inter-alia* covers cost of drugs prescribed, thus taking care of medical prescriptions.

**Cyber attack on ATM system of public and private banks**

727. SHRI SANJAY RAUT:

SHRI DHARMAPURI SRINIVAS:

SHRI RAJEEV CHANDRASEKHAR:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that more than 3.2 million debit cards of major public and private banks have been compromised by a cyber malware attack in ATM system and the National Payments Corporation of India;

(b) if so, the details thereof and the estimated loss; and Government's reaction thereto;

(c) whether it is also a fact that debit cards were fraudulently used in China and USA;

(d) whether Centre's cyber security arm has issued a warning to all banks cautioning them that cyber criminals from Pakistan may target their information infrastructure, the details thereof; and

(e) if so, details of steps taken/proposed to be taken by Government and its preparedness to deal with such cyber crimes?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) to (e) Reserve Bank of India (RBI) has informed that an incident of data breach with respect to cards was reported and the matter is under investigation. Independent investigation by a forensic auditor approved under Payment Card Industry Data Security Standard (PCI-DSS) framework is under process.

RBI has set up a Cyber Security and IT Examination (CSITE) Cell within its Department of Banking Supervision in 2015. The Bank issued a comprehensive circular on Cyber Security Framework in Banks on June 2, 2016 covering best practices pertaining to various aspects of cyber security. The circular requires banks to have among other things, a cyber-security policy, cyber crisis management plan, a gap assessment *vis-a-vis* the baseline requirements indicated in the circular, monitoring certain risk indicators in this area, report unusual cyber security incidents within 2 to 6 hours.

RBI has been carrying out IT Examination of banks from last year. RBI has also set up a Cyber Crisis Management Group to address any major incidents reported including suggesting ways to respond and recover to/from the incidents. Department of Banking Supervision also conducts cyber security preparedness testing among banks on the basis of hypothetical scenarios with the help of CERT-In. RBI has also set up an IT Subsidiary, which would focus, among other things, on cyber security within RBI as well as in regulated entities.

#### **Buyers stressed assets of PSU Banks**

728. DR. KANWAR DEEP SINGH: Will the Minister of FINANCE be pleased to state:

- (a) whether it is a fact that PSU Banks are not getting alternative buyers for stressed assets;
- (b) if so, the reasons therefor;
- (c) what specific support Banks are getting from Government in this regard; and
- (d) how far legislative measure like bankruptcy code and amended SARFAESI Act have helped banks in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) to (d) Public Sector Banks (PSBs) take all efforts including sale of assets to recover their dues. The Loan resolution and recovery is guided by Reserve Bank of India (RBI) and Bank's Board approved policy. Government has enacted Insolvency and Bankruptcy Code (IBC) and amended Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFEASI) and The Recovery of Debts due to Banks and Financial Institutions (RDDBFI) Acts to support the lenders in their recovery efforts.

#### **Action in retrieval of black money in Swiss Banks**

729. SHRI RIPUN BORA: Will the Minister of FINANCE be pleased to state:

- (a) whether Government has any information on undisclosed money of Indians in Swiss Banks;
- (b) if so, what is the total amount of such undisclosed money and the total number of undisclosed bank accounts of Indian people at Swiss Banks therein; and
- (c) what steps Government has taken to return back such undisclosed money to India and its achievement thereon?