

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) and (b) With a view to increase banking penetration and promoting financial inclusion and with the main objective of covering all households with at least one bank account per household across the country, Pradhan Mantri Jan Dhan Yojana (PMJDY) was formally launched on 28th August, 2014 at National level by Hon'ble Prime Minister. Position of accounts opened under the Yojana is continuously on the rise as there were 14.72 crore accounts as on 31.03.2015 which rose to 21.43 crore as on 31.03.2016. As on 02.11.2016 the position of opening of accounts under PMJDY has further improved to 25.45 crore.

(c) and (d) No enquiry have been ordered against any bank.

Rise in NPAs in the banking sector

703. SHRI ANAND SHARMA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the banking sector in India has been witnessing rise in the stressed and non-performing assets (NPAs), if so, the reasons therefor;

(b) the amount of stressed assets and NPAs for the year 2014, 2015 and 2016;

(c) whether there is a proposal moved by NITI Aayog to create a bad bank to hold the stressed and non productive assets and loan recovery; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) and (b) The details of Gross Advances, Gross Non-Performing Assets (GNPA)+ Restructured Advances and Gross NPA + Restructured Advances ratio of Scheduled Commercial Banks (SCBs) for last three years are as under:

Scheduled Commercial Banks

(₹ in crore)

Year	Gross Advances	Gross NPA + Restructured Advances	GNPA + Restructured Advances Ratio
FY 2014	61,01,775	6,08,967	9.98%
FY 2015	66,91,204	7,28,925	10.89%
FY 2016	72,73,202	8,32,786	11.45%

Main reasons for increase in NPAs of banks are slowdown in recovery in the global economy and continuing uncertainty in the global markets leading to lower

exports of various products like textiles, engineering goods, leather, gems, etc. The PSB's continue to be under stress on account of aggressive lending in the past.

(c) and (d) NITI Aayog has not moved any proposal to create a bad bank to hold the stresses and non-productive assets and loan recovery of banks.

Debit Card fraud through Chinese made ATM machines

†704. SHRI MOTILAL VORA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that theft of security data of 32 lakh debit cards of 19 public as well as private banks of the country and wrongful withdrawal from the account of large number of people have been committed from China;

(b) whether it is also a fact that the maximum consumers who used ATM machines of YES Bank which were made in China/made with Chinese help have mostly been cheated; and

(c) the steps taken by Government to deal with the situation and to settle the claims of consumers?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) to (c) 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.

† Original notice of the question was received in Hindi.