| Sl. No. | State | Total Number of Accounts |
|---------|---------------|--------------------------|
| 22. | Meghalaya | 374224 |
| 23. | Mizoram | 378319 |
| 24. | Nagaland | 192079 |
| 25. | NCT of Delhi | 3406550 |
| 26. | Odisha | 10630537 |
| 27. | Puducherry | 126091 |
| 28. | Punjab | 5109488 |
| 29. | Rajasthan | 18872797 |
| 30. | Sikkim | 84412 |
| 31. | Tamil Nadu | 8700599 |
| 32. | Telangana | 8166402 |
| 33. | Tripura | 819334 |
| 34. | Uttar Pradesh | 37711410 |
| 35. | Uttarakhand | 2072912 |
| 36. | West Bengal | 24208967 |
| | Total | 254489236 |

Source: Banks

Steps taken to protect bank debit card customers

- 707. DR. PRABHAKAR KORE: Will the Minister of FINANCE be pleased to state:
- (a) whether it is a fact that India's largest data breach involving millions of debit cards of Indian banking system went undetected for three months;
- (b) if so, how serious the problem was and how many debit cards have been impacted; and
- (c) what steps have been taken by the banks to protect cardholders and the details thereof?

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.

Re-capitalization of banks through Indradhanush Plan

708. SHRIMATI AMBIKA SONI:

DR. T. SUBBARAMI REDDY:

Will the Minister of FINANCE be pleased to state:

- (a) whether Government proposes to infuse amount as part of Indradhanush Plan to revitalize State-owned lenders, if so, the details thereof;
- (b) the amount to be given to each bank for re-capitalization that are burdened with non-performing loans; and
- (c) whether certain portion of amount is linked to performance, and whether it would be released later and if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) to (c) Under the Indradhanush Plan, the Government of India proposes to make available ₹ 70,000 crores out of budgetary allocations for four years as per the figures given below:

| 1. | Financial Year 2015 -16 | ₹ 25,000 crore |
|----|-------------------------|----------------|
| 2. | Financial Year 2016-17 | ₹ 25,000 crore |
| 3. | Financial Year 2017-18 | ₹ 10,000 crore |
| 4. | Financial Year 2018-19 | ₹ 10,000 crore |
| | Total | ₹ 70,000 crore |