

withdrawals, monitoring unusual patterns, replacing the cards and re-crediting the accounts of cardholders for amounts wrongly debited.

(iii) RBI has issued circular on 'Skimming of ATM/Debit/Credit Cards', dated June 26, 2006, advising banks to take various preventive measures to combat frauds relating to skimming or duplicating of credit cards. The banks, *inter alia*, were also advised to inform to customers not to reveal PIN in response to requests received through e-mail, to periodically verify the transaction history to ensure its correctness and if any unauthorized transaction observed it should be immediately reported to the bank and inform the bank if the card is lost or stolen.

(iv) In January 2016, Central Fraud Registry (CFR) has been operationised as searchable online central data base for use by the banks for frauds above ₹ 1 lakh. This data base is helpful to the banks not only during credit decisions but also to know about fraud in other areas of the banking including cyber frauds, ATM/debit/ credit card and internet banking.

(v) Caution advices are also issued as and when necessary for preventing and controlling the frauds.

Harassment by BOI in allotting lockers

1515. SHRI RAM KUMAR KASHYAP: Will the Minister of FINANCE be pleased to state:

(a) the details of guidelines/instructions laid down by the Bank of India (BOI), concerning allotment of lockers;

(b) whether Bank of India harasses its customers and ask them to invest lakhs of rupees in mutual funds for allotment of lockers;

(c) the steps taken to streamline allotment of lockers; and

(d) the details of lockers lying unallotted in Bank of India in Delhi and since when?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) Bank of India (BOI) has informed that all the guidelines/ instructions pertaining to allotment of lockers are given in their Manual of instructions.

(b) BOI has informed that such practices is not being adopted by them.

(c) BOI has informed that one priority register is maintained by all the branches

for allotment of locker. All the lockers made live in the system to have centralized monitoring and follow-up. BOI has put on Bank's website about branch-wise vacate locker position. BOI has advised their branches to display the notice in the branches for general public, if they have vacated lockers.

(d) Total vacant lockers of Bank of India in Delhi is 4251 out of 39865 total lockers.

RBI guidelines on safety of bank customers

†1516. SHRI PRAMOD TIWARI: Will the Minister of FINANCE be pleased to state:

(a) amount involved in the fraud committed with 65 lacs ATM card holders due to carelessness of Banks and their subsidiary ATM gateway companies;

(b) action taken by Government against banks and their ATM gateway companies;

(c) whether it is a fact that Reserve Bank of India had proposed the guidelines for the safety of customers instructing therein that customers shall be compensated in such cases of fraud and whether this proposal has been passed; and

(d) if not, whether the customers will not be compensated in want of rules?

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

†Original notice of the question was received in Hindi.