

लोग हैं, किसान हैं, अनपढ़ हैं, अशिक्षित हैं, उनको बड़ी दिक्कत हो रही है। तो जिन लोगों ने डेबिट/क्रेडिट कार्ड का यूज किया है और कम्पनीज़ ने उनका पैसा काट लिया है, चाहे वह पेट्रोल पम्प हो या रेलवे हो, क्या आप उनको वह वापस करने का काम करेंगे?

श्री अरुण जेटली: सभापति जी, जैसा मैंने कहा, जहां तक आपने पेट्रोल पम्प का उदाहरण दिया है, तो अब वहां पर चार्ज नहीं लगेगा। सरकार ने उसको मुक्त कर दिया है। जो तेल कम्पनीज़ हैं, वे खुद उस खर्च को absorb कर रही हैं। जो रेलवे की बुकिंग है, उसको रेलवेज़ खुद absorb कर रही है। किसी उपभोक्ता के ऊपर उसका चार्ज नहीं लगने वाला है। इसलिए हम लोगों को यह भी एक गलतफहमी न रहे कि इस देश में केवल कुछ लोग हैं, जो इसका प्रयोग करते हैं। जैसा मैंने संख्या की दृष्टि से बताया कि इसकी बहुत बड़ी संख्या देश के अन्दर फैल रही है और जो वैकल्पिक प्रकार की तकनीकें इसमें आ रही हैं, इनका बहुत बड़ी संख्या में लोग प्रयोग कर रहे हैं। इसका और लाभ यह हो रहा है कि जो Payments banks का institution अब शुरू हुआ है, पहले आप सबकी एक शिकायत रहती थी कि गाँव के नजदीक कोई बैंक नहीं है, तो आज टेलीफोन कम्पनीज़ अपने आपको बैंक में बदल रही हैं। देश में जो लगभग 1,75,000 के करीब पोस्ट ऑफिसोज़ हैं, ये सभी अपने आपको बैंक के रूप में बदल रहे हैं। इसलिए यह संख्या भी बदलने वाली है और इसलिए देश के अन्दर गाँव के इंटीरियर तक यह सुविधा आने वाले दिनों में पहुँचेगी। अगर कोई शिकायत किसी बैंक विशेष के खिलाफ रहती है, तो banking Ombudsman की भी संस्था है, उसको वह शिकायत की जा सकती है और अगर बैंक की गलती है, तो उसका मुआवजा उसको देना पड़ सकता है।

श्रीमती विप्लव ठाकुर: सर ...(व्यवधान)...

MR. CHAIRMAN: No, no, please. ...(Interruptions)...

श्रीमती विप्लव ठाकुर: 75 करोड़ ...(व्यवधान)...

MR. CHAIRMAN: Please. ...(Interruptions)... Question No. 51. ...(Interruptions)... Sorry. Please sit down. ...(Interruptions)... Please. ...(Interruptions)... No, no, please.

*51. [The questioner was absent.]

Encouragement to use debit cards

*51. SHRIMATI VIJILA SATHYANANTH: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Government has asked all Government departments, public sector firms and autonomous bodies to encourage their employees to use debit cards for personal transactions and serve as ambassadors for Government's push for a digital payments economy; and

(b) whether it is also a fact that the Ministries have been asked to liaise with banks to ensure that employees who do not have a debit card can get one and if so, the details thereof?

THE MINISTER OF FINANCE (SHRI ARUN JAITLEY): (a) and (b) A Statement is laid on the Table of the House.

Statement

(a) and (b) Department of Expenditure *vide* Office Memorandum No.25(30)/E. Coord/2016 dated December 1, 2016 issued an advisory to the Secretaries of all Central Government Ministries/Departments for encouraging usage of debit cards among Government employees. All Ministries/Departments were requested to encourage their employees to make use of debit cards for personal transactions instead of cash. In this regard Ministries/Departments were advised to liaise with their accredited banks and set up special camps to facilitate obtaining of debit cards all its employees. Ministries/Departments were also advised to issue similar advisories to their attached/subordinate offices, PSUs, Autonomous Bodies etc.

The Central Government even before the November, 2016 de-monetisation exercise has taken steps to minimize cash transactions, such as crediting the salary of its employees direct to the salary accounts minimizing cash transactions. Associated with each salary account is a debit card through which the employee either withdraws cash or transacts digitally using the debit card for procurement of goods and services.

The instructions though advisory in nature, were issued as it is felt that Government employees are key to promoting public policies and can serve as ambassadors to take forward the Government's emphasis on embracing technology and transforming into a 'less' cash economy. They need to be encouraged to be facilitators for the larger population.

Keeping in view the advisory nature of these instructions, no follow up data was collected.

MR. CHAIRMAN: Question No. 51. Questioner is not present. Let the answer be laid on the Table. Shri Rapolu.

SHRI ANANDA BHASKAR RAPOLU: Respected Chairman, in these days of demonetisation, the deserts of distress are spreading and amidst that, there are also certain oasis of less cash and cashless digital transaction communities. Likewise, the Union Government is encouraging its employees, not only Government employees but also public sector employees to go in for 'less cash and cashless.' In that, have you attained the 100 per cent target to ensure 100 per cent cashless communities among the Government and public sector employees with your efforts?

SHRI ARUN JAITLEY: Sir, the role of the Government in this is advisory and, therefore, as far as this advisory is concerned, because salaries are being paid to

Government servants and public sector employees into their bank accounts, they are one section of society which does not have any cash earnings. So, the Government has thought it proper to advise them, as far as possible, to use either debit cards or any other mode of banking transaction through which it is possible for the conduct of their transactions and, I am sure, a very large number of Government employees are using the same.

SHRI T. K. S. ELANGO VAN: Sir, my question is whether the Government has instructed all banks that whenever a person opens an account, he must be given a debit card, passbook or a cheque book. If that is done, then anybody who opens an account would get a debit card which he can programme with his name and password. Has the Government issued any such instruction to the banks that while opening an account, they should also issue a debit card to its customers?

SHRI ARUN JAITLEY: Sir, the banks decide it on the strength of their policy, but if you remember, when the *Jan Dhan* accounts were opened, providing a RuPay Card along with the *Jan Dhan* accounts was one of the facilities which has been provided to those 27 crore people who opened the *Jan Dhan* accounts. So, a RuPay Card was available to each one of them as a matter of right.

SHRI SITARAM YECHURY: Sir, the Finance Minister has said that this is an advisory, but along with that advisory, are you also going to announce an exemption of the transactions costs, while using the digital mode, to the Government employees?

SHRI ARUN JAITLEY: Sir, I think Mr. Yechury walked in about ten minutes too late. There was a previous question where I have replied to a number of supplementary questions.

SHRI SITARAM YECHURY: Sir, I would be enlightened if you could repeat that, if you don't mind.

SHRI ARUN JAITLEY: Yes. The Government has been trying to encourage and facilitate the process by which the transaction costs come down. In some cases, they are eliminated. As far as Government's own expenditure is concerned, that is, people buying petrol, people booking railway tickets and using other facilities of the Government, we have already absorbed the charges and exempted them. There are some technologies available for which no charge is levied. As far as debit cards are concerned, the Reserve Bank, exercising its powers under the Payment and Settlements Act, has already decided that up to a transaction of ₹ 1,000, the rate comes down to 0.25 per cent; up to a transaction of ₹ 2,000, that is, from ₹ 1,000 to ₹ 2,000, it comes down to 0.5 per cent and we are in the process of taking a decision with regard to charges above ₹ 2,000. That is a process that is on. In many cases, up

to 31st of March, 2017, the rates have been exempted completely. So, as a part of this drive towards digitalization, we are moving slowly in the direction where charges, in many cases, are exempted and, in most other cases, are being trying to be brought down.

SHRI SITARAM YECHURY: Till they are not exempted, will you compensate them? That is the point ...(Interruptions)...

MR. CHAIRMAN: Question No. 52. Questioner not present. Let the answer be given.

Improving living conditions and fighting capabilities of soldiers

*52. SHRIMATI RAJANI PATIL: Will the Minister of DEFENCE be pleased to state:

(a) the steps taken by Government to improve the conditions of the brave soldiers by providing superior quality food, modern equipments and clothes, helmets etc. to ensure National security and unity; and

(b) the details of the action taken by Government on the issue of grievances of soldiers?

THE MINISTER OF DEFENCE (SHRI MANOHAR PARRIKAR): (a) and (b) A Statement is laid on the Table of the House.

Statement

(a) The soldiers are provided entitled rations and clothing. The improvement in quality of food and clothing is an ongoing process and is undertaken based on feedback from troops and advice of scientific bodies like Defence Institute of Physiology and Allied Sciences (DIPAS). Constant endeavour is made to acquire 'State of the Art' equipments for the soldiers to enhance their capabilities.

Some of important steps taken by Government towards the improvements in food/clothing items are mentioned below:—

- (i) Improved specifications of Shoes and Helmets.
- (ii) Authorisation of individual combat kit to entire Army.
- (iii) Increase of scale of meat/chicken (broiler) dressed for JCOs/ORs and authorisation of chilled/frozen meat/chicken as basic ration at 136 stations.
- (iv) Introduction of ready to eat vegetables in retort pouches with longer shelf life.
- (v) Extension of Special Rations of Siachen Glacier to troops across the country anywhere above 12000 feet.