

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) and (b) As per provisions in Section 7 of the GST (Compensation to States) Act, 2017 compensation payable to a State for loss of revenue shall be provisionally calculated and released at the end of every two months' period and shall be finally calculated for every financial year after receipt of final revenue figures as audited by the Comptroller and Auditor General of India. Accordingly, ₹ 48178 crore and ₹ 48202 crore have been released as GST compensation to States/UTs for the FY 2017-18 and FY 2018-19 (April' 18 to November, 18) respectively.

(c) and (d) Do not arise, in view of (a) above.

Harassment of customers by SBI's Credit Card Department

2936. SHRI RAVI PRAKASH VERMA:

SHRI NEERAJ SHEKHAR:

Will the Minister of FINANCE be pleased to state:

- (a) the details of complaints for hacking and illegitimate usage of SBI credit cards received by SBI, Parliament Street branch during April and May, 2018;
- (b) the details of action taken thereon, complaints-wise;
- (c) whether tele-callers from SBI are harassing the customers inspite of police complaints for hacking and illegitimate usage;
- (d) if so, the details thereof and the reasons therefor; and
- (e) the details of action Government would take against SBI personnel for harassing the customers?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) and (b) State Bank of India (SBI), Parliament Street Branch has reported 2 complaints in April, 2018 and 7 complaints in May, 2018 related to SBI Credit Cards. SBI has taken the following action:-

- (i) SBI Card has robust information security system and no hacking of the system has been reported.
- (ii) All the transactions are validated by second factor authentication as mandated by the Reserve Bank of India.

- (iii) The transaction can be only authorised after validation of the Card Number, the expiry details, and the CVV number along with a PIN which is entered for card present transactions.
- (iv) In the case of transaction where the physical card is not present (like online), the card number, the expiry details, and the CVV number along with a dynamic One Time Password (OTP) are to be validated for authorisation of the transaction.
- (v) However, the Bank do receive complaints from the customers disputing transactions, even after these are validated by second factor of authentication *i.e.*, OTP as mandated by RBI.
- (vi) All the complaints as mentioned above are all 3D secured, *i.e.* validated by second factor of authentication as mandated by RBI, these are highly secure transactions where the customers have used card number, expiry date, CVV along with dynamic OTP/PIN to authorise these transactions, therefore the customers are liable for all those transactions.

(c) to (e) If the transaction has been authorized after validation of card number, expiry date, CVV and dynamic OTP/PIN, it is an authorised transaction and therefore, the liability rest with the customers and accordingly the follow up calls are made to recover their dues and there is no harassment as such of customers.

Jan Dhan accounts in Gujarat

†2937. SHRI NARANBHAI J. RATHWA: Will the Minister of FINANCE be pleased to state:

- (a) the number of accounts opened under Jan Dhan Yojana in the districts of Gujarat, the details thereof, district-wise;
- (b) the number of accounts set to be opened under Jan Dhan Yojana in these districts;
- (c) the goals set during the last three years and to what extent the goals have been achieved; and
- (d) the number of accounts whereunder the financial assistance from Government is being extended to people?

†Original notice of the question was received in Hindi.