

- (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.

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) to (c) As informed by banks, district-wise number of accounts opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) in Gujarat as on 26.12.2018 is given in the Statement (*See below*).

The initial estimated target under PMJDY in 2014 was to cover 6 crore uncovered rural households and 1.5 crore uncovered urban households with at least one Jan-Dhan account per household. As on 26.12.2018, there are 33.66 crore accounts under Pradhan Mantri Jan Dhan Yojana (PMJDY), with a deposit balance of ₹ 86,321 crore. Out of the total PMJDY accounts, while 19.92 crore (59.18%) accounts are in rural/semi-urban areas, 17.84 crore (53%) accounts have been opened by women. No district-wise target for opening of accounts has been set under PMJDY. While extending PMJDY beyond 28.08.2018, the focus for opening of accounts has been shifted from "every household" to "every unbanked adult".

(d) PMJDY guidelines envisage channelling Direct Benefit Transfer (DBT) from the Government to the beneficiaries' Jan-Dhan accounts. DBT may also be remitted into accounts, other than Jan-Dhan accounts of beneficiaries. DBT Mission, has informed that as per status reported by the schemes' running Ministries/Departments on DBT Bharat Portal, ₹ 1,70,292 crore was directly transferred in the bank accounts of the beneficiaries in the FY 2017-18. These bank accounts also include Jan-Dhan accounts.

Statement

*District-wise number of accounts opened under the PMJDY in
Gujarat as on 26.12.2018*

| Sl. No. | District | Total PMJDY accounts as on 26.12.2018 |
|---------|--------------|--|
| 1 | 2 | 3 |
| 1. | Ahmedabad | 1052773 |
| 2. | Amreli | 215279 |
| 3. | Anand | 433350 |
| 4. | Arvalli | 234026 |
| 5. | Banas Kantha | 925185 |
| 6. | Bharuch | 460441 |

| 1 | 2 | 3 |
|-------|------------------|----------|
| 7. | Bhavnagar | 539922 |
| 8. | Boatad | 110055 |
| 9. | Chhotaudepur | 107597 |
| 10. | Devbhoomi Dwarka | 73841 |
| 11. | Dohad | 774984 |
| 12. | Gandhinagar | 188637 |
| 13. | Gir Somnath | 153005 |
| 14. | Jamnagar | 302730 |
| 15. | Junagadh | 290393 |
| 16. | Kachchh | 436807 |
| 17. | Kheda | 478159 |
| 18. | Mahesana | 363192 |
| 19. | Mahisagar | 54090 |
| 20. | Morbi | 90080 |
| 21. | Narmada | 226513 |
| 22. | Navsari | 338204 |
| 23. | Panch Mahals | 551552 |
| 24. | Patan | 331296 |
| 25. | Porbandar | 82053 |
| 26. | Rajkot | 505029 |
| 27. | Sabar Kantha | 388552 |
| 28. | Surat | 1354420 |
| 29. | Surendranagar | 374657 |
| 30. | Tapi | 187967 |
| 31. | The Dangs | 95143 |
| 32. | Vadodara | 736028 |
| 33. | Valsad | 494785 |
| TOTAL | | 12950745 |

Source: Banks