

(b) whether Government proposes to strengthen ASI to enable it to protect all the historical monuments and heritage sites and if so, the details thereof; and

(c) whether Government is considering to provide more funds to protect/recreate/restore these monuments/sites and develop the peripheral area within the range of 500 metres and if so, the details thereof?

THE MINISTER OF STATE OF THE MINISTRY OF CULTURE (DR. MAHESH SHARMA): (a) There are 3691 monuments/sites including 13 in Jharkhand and 203 in Gujarat declared as of National importance in the country and are under protection of the Archaeological Survey of India.

(b) Archaeological Survey of India has taken various steps to strengthen its functioning by way of filling up regular vacancies in the various grades and wherever necessary, by engaging manpower through outsourcing to enable it to protect all the historical monument and heritage sites under its control.

(c) There is no such proposal for more funds.

Charges imposed by banks on transactions

824. DR. L. HANUMANTHAIAH: Will the Minister of FINANCE be pleased to state:

(a) the details of zero balance accounts opened in the country, State-wise;

(b) whether it is a fact that banks are charging for every transaction including for withdrawal of one's own money; and

(c) the number of banks deducting the money from accounts for such transactions, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) to (c) *Vide* Reserve Bank of India (RBI) circular dated 10.8.2012, banks are permitted to offer "Basic Savings Bank Deposit Account" (BSBDA). which do not have the requirement of any minimum balance. Following basic minimum services are also available to BSBDA account holders free of cost:

- Deposit, monthly maximum four withdrawals including ATM withdrawals, receipt/credit of money through electronic payment channels or by means of collection/deposit of cheques.

Further, under Pradhan Mantri Jan-Dhan Yojana (PMJDY), one BSBD account is opened for the beneficiaries with free RuPay debit card with in-built accident insurance coverage of ₹ 1 lakh (since enhanced to ₹2 lakh *w.e.f.* 28.8.2018) and Over Draft (OD) facility upto ₹5,000 (upper limit of OD since enhanced to ₹ 10,000).

Depending upon the transactions earned out by BSBD/Jan-Dhan account holder, the balance in any such account can vary on day-to-day basis and may even become zero on a particular day. Hence, zero balance accounts under BSBD/PMJDY are not centrally monitored.

However, State-wise number of BSBD accounts and out of which how many are PMJDY accounts are given in the Statement.

Besides, as per RBI's direction on 'Usage of ATMs - Rationalization of number of free transactions', dated 14.08.2014, a minimum of three free transactions at any other bank's ATMs at six metro location, *viz.* Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad and a minimum of five free ATM transactions at a bank's own ATM at any other location is permitted during a month.

Beyond this minimum number of free ATM transactions, banks have their Board approved policy on charges from customers on ATM transactions, subject to a cap on customers' charges of ₹20 per transaction.

Further, Scheduled Commercial Banks are permitted vide RBI's Master Circular dated 1.7.2015 on 'Customer Service in Banks' to fix service charges for various types of services rendered by them. While fixing service charges, banks have been advised to ensure that the charges are reasonable and not out of line with the average cost of providing these services. In this regard, banks have been advised to identify basic services and the principles to be adopted / followed by them for ensuring reasonableness in fixing such charges. They have been further advised to take steps to ensure that customers are made aware of the service charges upfront and changes in the service charges are implemented only with the prior notice to the customers.

Statement

Sl. No.	State Name	Total number of BSBD accounts as on 31.3.2018	Total number of PMJDY accounts as on 28.3.2018
1	2	3	4
1.	Andaman and Nicobar Islands	75645	54002
2.	Andhra Pradesh	27020046	9039150

1	2	3	4
3.	Arunachal Pradesh	298563	252365
4.	Assam	17564486	12750532
5.	Bihar	52001050	33910007
6.	Chandigarh	389210	247625
7.	Chhattisgarh	17442747	13056159
8.	Dadra and Nagar Haveli	175779	93034
9.	Daman and Diu	64789	42084
10.	Delhi	6254789	4051501
11.	Goa	315817	148316
12.	Gujarat	21529580	11947326
13.	Haryana	12539253	6502030
14.	Himachal Pradesh	1741070	993202
15.	Jammu and Kashmir	3884840	1951402
16.	Jharkhand	15255659	11204018
17.	Karnataka	26067009	11773052
18.	Kerala	7574525	3580465
19.	Lakshadweep	30929	5215
20.	Madhya Pradesh	45235855	27318396
21.	Maharashtra	37548239	22152759
22.	Manipur	921436	793887
23.	Meghalaya	544590	417032
24.	Mizoram	451493	268058
25.	Nagaland	336027	218322
26.	Odisha	21556268	12429579
27.	Puducherry	389015	144898
28.	Punjab	11304375	6090117
29.	Rajasthan	31331837	24324081

1	2	3	4
30.	Sikkim	172703	89667
31.	Tamil Nadu	22559084	8982030
32.	Telangana	16126936	8990452
33.	Tripura	1569568	828662
34.	Uttar Pradesh	85620992	47562281
35.	Uttarakhand	3553631	2201451
36.	West Bengal	46700528	30025972
GRAND TOTAL		536148363	314439129

Source: RBI, Public Sector Banks & major Private Sector Banks

Adverse impact of demonetisation on MSME

825. SHRIMATI WANSUK SYIEM: Will the Minister of FINANCE be pleased to state:

(a) whether with two years in retrospect, recent reports indicate that micro and small business firms are still reeling under the impact of demonetisation with a rather bumpy start for the GST regime;

(b) whether the latest RBI figures show that the loan default margin of these firms doubled over last year — from ₹8249 crore by March, 2017 to ₹16118 crores by March, 2018; and

(c) whether as statistics indicate, demonetisation has failed to reduce the size of the cash-based economy with ATM withdrawals from 66 different banks in April 2018, up by 22 per cent from the same period last year?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RADHAKRISHNA P): (a) to (c) Information is being collected.

Committee for passing reserves of RBI to Government

826. SHRIMATI WANSUK SYIEM: Will the Minister of FINANCE be pleased to state:

(a) whether in a recent board meeting of RBI to sort out issue of passing on reserves of RBI to centre every year as was being done during last five years based on recommendations of YH Malegam Committee, it was resolved to set up a committee;