

Government holds discussions with chief executives of PSBs on a continuing basis on a variety of subjects such as performance of the bank, banking reforms, financial inclusion, customer ease, etc.

**PSBs branches in rural areas for success of PMJDY**

†2564. SHRI NARANBHAI J. RATHWA: Will the Minister of FINANCE be pleased to state:

- (a) the number of accounts opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) in Gujarat till date, district-wise;
- (b) amount of money collected under PMJDY till now, State-wise; and
- (c) the efforts made by Government to increase the branches of Government sector banks in rural areas for making PMJDY more successful?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): (a) and (b) Under Pradhan Mantri Jan Dhan Yojana (PMJDY), account holders are provided banking services free of charge and without any requirement of maintaining minimum balance. The information provided by banks, district-wise number of accounts opened under PMJDY in Gujarat as on 03.07.2019 is given in the Statement-I (*See below*). State-wise details of deposit balance in PMJDY as on 03.07.2019 are given in the Statement-II (*See below*).

(c) Reserve Bank of India (RBI) has rationalized its Branch Authorisation Policy and granted general permission to domestic Scheduled Commercial Banks (excluding Regional Rural Banks), including Public Sector Banks, to open banking outlets (a fixed point service delivery unit, manned by either bank's staff or its Business Correspondents) at any place in the country, without seeking prior approval of RBI in each case, subject to at least 25 per cent of the total number of banking outlets opened during a financial year being in unbanked rural centres (Tier 5 and Tier 6 centres *i.e.* having population less than 10,000). For this purpose, banking outlets opened in any centre having population less than 50,000 in North Eastern states and Sikkim and also Left Wing Extremism (LWE) affected districts as notified by the Government of India are also considered as equivalent to opening of banking outlets in unbanked rural centres.

Under PMJDY Scheme all villages were mapped into 1.59 lakh Sub-Service Areas (SSAs) where one SSA catering to 1,000 to 1,500 households. As informed by banks, while 0.33 lakh SSAs have been covered with bank branches, 1.26 lakh SSAs have been covered by deployment of interoperable Bank Mitras.

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†Original notice of the question was received in Hindi.

As per RBI, since the launch of PMJDY in August, 2014, the number of rural branches of Scheduled Commercial Banks (SCBs) has increased from 41,823 in March, 2014 to 51,653 in March, 2019. Further, number of Branch less mode/Business Correspondents (BCs) of Scheduled Commercial Banks (SCBs) in rural areas has also increased from 3.37 lakh in March, 2014 to 5.15 lakh in March, 2018.

**Statement-I**

*Total number of accounts opened under PMJDY in Gujarat  
as on 03.07.2019*

District	PMJDY Accounts
1	2
Ahmadabad	1137933
Amreli	227839
Anand	470256
Arvali	255369
Banas Kantha	1024251
Bharuch	494486
Bhavnagar	586314
Boatad	118779
Chhotaudepur	121133
Devbhoomi Dawarka	87637
Dohad	844455
Gandhinagar	205834
Gir Somnath	165110
Jamnagar	331213
Junagadh	315936
Kachchh	484639
Kheda	535284
Mahesana	401521

1	2
Mahisagar	61134
Morbi	97760
Narmada	241106
Navsari	356933
Panch Mahals	607206
Patan	359394
Porbandar	86108
Rajkot	552828
Sabar Kantha	420025
Surat	1450148
Surendranagar	409055
Tapi	199603
The Dangs	102381
Vadodara	788624
Valsad	535919
TOTAL	14076213

Source: Banks.

***Statement-II***

*Deposit in PMJDY accounts as on 03.07.2019*

District	Deposit in PMJDY Accounts (₹ in crore)
1	2
Andaman and Nicobar Islands	23.76
Andhra Pradesh	1981.73
Arunachal Pradesh	118.07

1	2
Assam	3519.40
Bihar	9888.03
Chandigarh	105.10
Chhattisgarh	3214.06
Dadra and Nagar Haveli	49.67
Daman and Diu	18.89
Delhi	1783.14
Goa	90.79
Gujarat	4264.10
Haryana	3253.33
Himachal Pradesh	592.18
Jammu and Kashmir	949.45
Jharkhand	3194.51
Karnataka	3639.04
Kerala	1295.84
Lakshadweep	8.38
Madhya Pradesh	5134.27
Maharashtra	6058.64
Manipur	201.56
Meghalaya	244.02
Mizoram	88.03
Nagaland	54.79
Odisha	4494.46
Puducherry	39.52
Punjab	2555.18
Rajasthan	7541.72

1	2
Sikkim	39.66
Tamil Nadu	1937.10
Telangana	1694.20
Tripura	682.05
Uttar Pradesh	18235.10
Uttarakhand	1108.46
West Bengal	12397.70
TOTAL	100495.95

*Source:* Banks.

#### **More security features in ATM/Debit Cards**

2565. DR. R. LAKSHMANAN: Will the Minister of FINANCE be pleased to state:

- (a) whether Government has proposed to provide ATM/Debit Cards with more security features in the coming days;
- (b) if so, the details thereof;
- (c) whether Government has studied the existing practices in European countries and other foreign nations where digital payments are 100 per cent with high security features;
- (d) if so, the details thereof; and
- (e) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): (a) and (b) Reserve Bank of India (RBI) has issued various instructions to banks in respect of security and risk mitigation measures related to card transactions, which are as follows:—

- (i) Provide online alerts for all card transactions.
- (ii) Introduce additional security measures, *inter alia*, including the following:—
  - (a) All new debit cards and credit cards to be issued only for domestic usage, unless international use is specifically sought by the customers.