

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.

- (b) To ensure that the terminals installed at the merchants for capturing card payments (including the double swipe terminals used) should be certified for PCI-DSS (Payment Card Industry-Data Security Standards) and PA-DSS (Payment Applications-Data Security Standards).
- (c) To ensure that all acquiring infrastructure that is currently operational on IP (Internet Protocol) based solutions, are mandatorily made to go through PCI-DSS and PA-DSS certification. This should include acquirers, processors/aggregators and large merchants.
- (iii) To convert all existing Magstripe cards issued by them to EM V Chip and PIN cards.
- (iv) To mandatorily put in place Additional Factor of Authentication (AFA) for all Card Not Present (CNP) transactions.

(c) to (e) As apprised by Reserve Bank of India (RBI), no specific studies have been conducted by RBI pertaining to existing practices in European Countries and other foreign nations. However, global best practices are also considered at the time of preparing any policy.

Policy decision on disinvestment of PSUs

2566. MS. DOLA SEN: Will the Minister of FINANCE be pleased to state whether Government is trying to justify the policy decision of disinvestment/privatisation of 42 PSUs?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): The Government has given ‘in-principle’ approval for strategic disinvestment of 28 CPSEs including Subsidiaries, Units and Joint Ventures with sale of majority stake of Government of India and transfer of management control. NITI Aayog has been mandated to identify CPSEs for strategic disinvestment. For this purpose, NITI Aayog has classified CPSEs into “high priority” and “low priority”. The CPSEs falling under “low priority” are covered for strategic disinvestment. Strategic disinvestment of CPSEs is undertaken as per the extant disinvestment policy of the Government.

Structural changes in system of corporate governance

2567. SHRI RAJEEV CHANDRASEKHAR: Will the Minister of FINANCE be pleased to state:

- (a) the recorded cases of wilful defaulters in the past three years in various Public Sector Banks (PSBs);