

**Supplementing high cost treatment of PMJAY
beneficiaries**

*127. DR. SANTANU SEN: Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

- (a) whether there is any plan to supplement high cost treatment of Pradhan Mantri Jan Arogya Yojana (PMJAY) beneficiaries from the Rashtriya Arogya Nidhi; and
- (b) if so, the details thereof and if not, the reasons therefor?

THE MINISTER OF HEALTH AND FAMILY WELFARE (DR. HARSH VARDHAN):

(a) and (b) While the overall health cover under Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) remains at ₹ 5 lakh per family per year for the entitled households, as per the revised guidelines issued in January, 2020, the AB-PMJAY beneficiaries can also avail treatment in public hospitals as per Rashtriya Arogya Nidhi (RAN) terms and conditions.

Norms for opening of bank accounts

*128. SHRI S. MUTHUKARUPPAN: Will the Minister of FINANCE be pleased to state:

- (a) whether it is a fact that Government is considering to review the norms for opening of bank accounts;
- (b) whether it is also a fact that people were not able to open a bank account after shifting from a city or locality because he/she could not change his/her address in the documents;
- (c) whether the bankers have brought this issue to the notice of the Government; and
- (d) if so, the steps proposed to be taken up by Government?

THE MINISTER OF FINANCE (SHRIMATI NIRMALA SITHARAMAN): (a) Norms for opening of bank accounts, including Know Your Customer (KYC) norms, are issued to banks by the Reserve Bank of India (RBI). The norms are issued in the form of Master Direction on KYC in accordance with the provisions laid down in the Prevention of Money Laundering Act, 2002 (PML Act) and the Prevention of Money Laundering Rules, 2005 (PML Rules) as notified by the Government of India from time to time. RBI has informed that, after the recent amendment made by it on 09.01.2020 to its Master Direction on KYC in the light of the amendment in the PML Rules dated 13.11.2019, no proposal for review of the norms is pending with RBI at present.

(b) In order to facilitate people and address any difficulties faced by them in opening bank accounts after shifting from a city or locality, an amendment dated 13.11.2019 was made to the PML Rules, so that where a client has provided his Aadhaar number for identification, and wants to provide a current address which is different from the database as per the identity information available in the Central Identities Data Repository, the client may give a self-declaration to that effect. RBI has also incorporated the same in the instructions issued by it, *vide* amendment dated 09.01.2020 to its Master Direction on KYC for opening of bank accounts.

(c) and (d) No bankers have brought such issue to the notice of the Government.

Power generation from clean energy sources

†*129. DR. SATYANARAYAN JATIYA: Will the Minister of POWER be pleased to state:

(a) the details of present power generation capacity and its sources and target alongwith the future action plan in the clean energy sector; and

(b) the measures adopted to attain self-reliance towards the pollution free power generation while getting rid of pollution being caused by coal and other substances?

†Original notice of the question was received in Hindi.