

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
LOK SABHA

UNSTARRED QUESTION NO. 3632

TO BE ANSWERED ON THE 16<sup>TH</sup> MARCH 2018 / PHALGUNA 25, 1939 (SAKA)

**Data Breach of PNB**

**3632. SHRI JYOTIRADITYAM. SCINDIA:  
SHRI KAMALNATH:**

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government is aware that thousands of credit and debit card holders have been affected by a data breach reported by Punjab National Bank (PNB), if so, the details thereof;
- (b) whether the customers of the PNB are feeling insecure about the money parked in their accounts in various branches of PNB; and
- (c) if so, the steps taken by the Government to provide security of customers' money in banks particularly in PNB?

**ANSWER**

The Minister of State in the Ministry of Finance  
(SHRISHIV PRATAPSHUKLA)

- (a): Reserve Bank of India (RBI) and Punjab National Bank (PNB) have apprised that PNB was informed by National Critical Information Infrastructure Protection Centre (NCIIPC) regarding the cards information being available in the darknet market. PNB has informed that no card data breach has been detected in Bank's infrastructures. Regarding the availability of Bank's credit/debit card holders' data on darknet, prompt corrective action was taken by the bank and same was informed to RBI.
- (b): PNB has apprised that their security infrastructure is strong enough and they have taken all necessary technological steps to safeguard customer data. PNB has a Board approved Cyber Crisis Management Plan in place which takes care of all aspects of customer protection..
- (c): RBI has apprised that various steps have been taken to ensure cyber security in Banks. RBI had issued a comprehensive circular on Cyber Security Framework in Banks covering best practices pertaining to various aspects of cyber security.

Further RBI has also set up a Cyber Crisis Management Group to address any major incident reported including suggesting ways to respond. Based on market intelligence and incidents reported by the banks, advisories are issued to the banks for sensitizing them about various threats and ensure prompt preventive/corrective action.

RBI also conducts cyber security preparedness testing among banks on the basis of hypothetical scenarios with the help of Indian Computer Emergency Response Team. Since 2015, RBI carries out IT Examination of banks separately apart from the regular financial examination of the banks to assess their cyber security resilience. The examination, inter-alia, evaluates the processes implemented by banks for security checks like Vulnerability Assessment and Penetration Testing etc. and their follow up action.

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