

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
LOK SABHA  
STARRED QUESTION No. \*436  
TO BE ANSWERED ON 31<sup>st</sup> MARCH, 2017 (FRIDAY)/CHAITRA 10,1939 (SAKA)

**Digital Payments through Thumb Impression**

**\*436. SHRI TARIQ ANWAR:**

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government proposes to provide the facility of making payments through Paytm and thumb imprint;
- (b) if so, the details thereof and the likely benefits of this scheme for the poor rural population of the country;
- (c) whether the substantial amount of cash deposits in bank as a result of demonetisation is likely to lead to a rise in transactions in other sectors as well besides loan deals and if so, the details thereof; and
- (d) the eligibility criteria for granting loans to the needy and the poor people along with the documents required to be submitted in this regard?

**Answer**  
**THE FINANCE MINISTER**  
**(SHRI ARUN JAITLEY)**

(a) to (d):- A Statement is laid on the Table of the House.

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**Statement referred to in reply to parts (a) to (d) of Lok Sabha Starred Question No.\*436 (16<sup>th</sup> Position) for 31<sup>st</sup> March, 2017 by Shri Tariq Anwar, M.P. regarding “Digital Payments through Thumb Impression”**

(a) and (b) Bank Mitras, using the Aadhaar-Enabled Payment System, provide fund transfer service between Aadhaar-seeded accounts, using thumbprint-based biometric authentication.

Paytm is a private mobile payments and commerce platform of a private mobile Internet company.

(c) and (d) Banks consider different loan proposals based on their commercial judgement and merits of each case keeping in view their loan policies and the guidelines of the regulators.

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