

**GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES**

**LOK SABHA**

**UNSTARRED QUESTION NO. 96**

**TO BE ANSWERED ON FRIDAY, DECEMBER 15, 2017/AGRAHAYANA 24, 1939 (SAKA)  
WITHDRAWAL OF BANK CHEQUE BOOK FACILITY**

**96. SHRI SUMAN BALKA:  
SHRI KODIKUNNIL SURESH:**

Will the Minister of FINANCE be pleased to state:

- (a)** whether the Government has decided to withdraw bank cheque book facility in the country to encourage digital transactions;
- (b)** if so, the details thereof and if not, the reasons therefor;
- (c)** whether the Government has issued a clarification to allay the concerns of the general public in this regard; and
- (d)** if so, the details thereof?

**ANSWER**

**THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI SHIV PRATAP SHUKLA)**

**(a) and (b):** There is no such proposal under consideration of the Government.

**(c) and (d):** In response to reports in a section of the media that there is a possibility that the Central Government may withdraw bank cheque book facility in the near future, with an intent to encourage digital transactions, Government had, vide press note dated 23.11.2017, denied that there is any proposal under consideration of the Government to withdraw bank cheque book facility. It was further mentioned in the Press Note that while the Government is committed to transform India into a less cash economy and promote digital and electronic transactions through multi-pronged initiatives, cheques are an integral part of the payments landscape, and form the backbone of trade and commerce, by being negotiable instruments, which often serve as the security for underlying trade transactions.

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