

“Prohibition of discriminatory tariffs for data services, Regulations, 2016” on 8th Feb, 2016, which *inter-alia*, prohibits any service provider from offering or charging discriminatory tariffs for data services on the basis of content.

**Policy to permit and support digital mobile payments**

595. SHRI DEREK O’ BRIEN: Will the Minister of COMMUNICATIONS be pleased to state:

(a) whether Government is considering regulation or a national policy to permit and support digital mobile payments in India; and

(b) if so, the expected completion date for such a policy?

THE MINISTER OF STATE OF THE MINISTRY OF COMMUNICATIONS (SHRI MANOJ SINHA): (a) Reserve Bank of India (RBI) has issued Operative Guidelines for Mobile Banking Transactions in India. The mobile banking guidelines issued by RBI are applicable to all Scheduled Commercial Banks including Regional Rural Banks (RRBs)/Urban Co-operative Banks/State Co-operative Banks/District Central Co-operative Banks.

In order to facilitate easy customer registration for Mobile Banking, RBI has issued instructions to all Banks including RRBs/Urban Co-operative Banks/State Co-operative Banks/District Central Co-operative Banks to allow for customer registration through Automated Teller Machines (ATMs) connected to National Financial Switch (NFS) while striving to facilitate registration through other channels including internet banking, Interactive Voice Response System (IVR), phone banking as well and creating awareness for the same among the customers.

Recently, RBI has given in-principle approval to National Payments Corporation of India (NPCI) to set up Unified Payment Interface (UPI) which will enhance customer convenience and inter-operability in mobile banking transactions.

(b) The expected completion date for carrying out necessary changes by all the participating banks in NFS were developing capability of customer registration for mobile banking at all their ATMs was 31st March 2016. Information regarding achieving this target is being collected and will be laid on the table of the House.

**TV white space**

596. SHRI DEREK O’BRIEN: Will the Minister of COMMUNICATIONS be pleased to state:

(a) whether unused/underused TV spectrum or TV ‘white space’ exists in the country;