Assessment Year	Number of individual taxpayers
2013-14	107
2014-15	134
2015-16	195
2016-17	283

<sup>(\*)</sup> The above information is based upon the data as reported by individual taxpayers in Schedule-AL of Income Tax Return. Schedule AL of Income Tax Return is otherwise not used for any computation purposes while processing the Return and hence, the reported data is not verified.

(b) No such information is available.

(c) and (d) The Government policies are geared towards promoting inclusiveness in growth and reducing the gap between the rich and the poor through specific measures that, *inter alia*, include: the landmark initiative for financial inclusion- Pradhan Mantri Jan Dhan Yojana, initiatives to improve public delivery through plugging leakages in subsidies and other welfare programmes, implementation of various wage and self-employment programmes, multi-pronged skill development programmes and entrepreneurial opportunies through the Stand Up India Programme. The increasing formalization of the economy and the reduction in unaccounted incomes that demonetisation can bring about, is expected to release significant resources for the Government to further pursue its inclusive policies and create opportunities for the poor in the medium-term. Further, digital transactions will gain greater currency leading to greater financial inclusion.

## Digital payments at panchayat level

4363. SHRI KAPIL SIBAL: Will the Minister of FINANCE be pleased to state:

- (a) whether digital payments have been introduced at the panchayat level, if so, the details thereof and if not, the reasons therefor;
  - (b) the details of the ATMs available at the Panchayat level, State/UT-wise; and
- (c) the details of the total cash dispensed since 8 November, 2016 till 31 December, 2016 per panchayat across India on weekly basis?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) Digital payment transactions are not confined to a territorial unit like a panchayat. Digital payments can be made even in rural areas using various

platforms like Unstructured Supplementary Service Data (USSD), RuPay debit cards, Aadhaar Enabled Payment System (AEPS), etc.

- (b) Details regarding ATMs are maintained by the Reserve Bank of India (RBI), which has apprised that the details are not maintained in terms of availability in Panchayats.
  - (c) RBI has apprised that the details sought are not maintained with it.

## Procurement and use of POS machines

4364. SHRI KAPIL SIBAL: Will the Minister of FINANCE be pleased to state:

- (a) details of total number of Point of Sale (POS) machines in the country and what is the selling price of POS machines;
  - (b) whether Government is subsidising cost of POS machines;
- (c) whether it is a fact that POS machines are being imported, if so, the details of manufacturers and importers of these machines;
- (d) whether Government has done any study for number of POS machines required across the country to go cashless, if so, the details thereof, if not, the reasons therefor, and
- (e) whether Government has plans to bear the service charges on transactions being done through POS machines, if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) Reserve Bank of India has apprised that the number of Point of Sale (POS) machines deployed by Scheduled Commercial Banks in the country, as on February 2017, is 22,24,977. Information on selling price of POS machines is not maintained centrally. Banks have apprised that selling price of POS machines varies and depends on several factors, such as the quantity ordered, price discovered as a result of tender/ procurement process, negotiations, etc.

(b) It was decided to extend support up to a maximum of 80% of the cost of the POS terminal, with a cap of ₹ 6,000 per device, by the National Bank for Agriculture and Rural Development (NABARD) from the Financial Inclusion Fund (FIF) to Commercial Banks, RRBs and Cooperative Banks for deployment of two POS terminals per village in one lakh villages in Tier 5 and 6 centres (population less than 10,000).