

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:1527  
ANSWERED ON:27.11.2009  
BIOMETRIC ATMS  
Ramasubbu Shri S.

**Will the Minister of FINANCE be pleased to state:**

- (a) whether some of the Nationalized Banks have set up biometric Automated Teller Machines (ATMs) to facilitate the customers residing in the rural and semi-urban areas;
- (b) if so, the details thereof along-with its features;
- (c) whether it is proposed to extend this facility throughout the country; and
- (d) if so, the details thereof?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a) to (d): Yes, Sir. Some of the nationalized banks have set up biometric Automated Teller Machines (ATMs) to facilitate the customers residing in the rural and semi-urban areas of the country.

In order to ensure the convenience to use such ATMs by rural population appropriate guidance through audio and display system is provided.

The salient features of biometric ATM facility are as under:

# Identity of a cardholder on a Biometric ATM is done through validation of finger scans of the cardholder instead of Personal Identification Number (PIN) as is done in normal ATM transaction. This makes it possible for our illiterate or barely literate population to become part of the banking user community.

# The Biometric ATMs machine comes with a biometric enabled scanner, allowing finger print based authentication. When a customer inserts (or swipes) his card in a biometric enabled ATM, he is prompted to set his finger in the fingerprint scanner. The transaction along with customer's biometric finger scan is verified at a biometric application server installed at Bank's data Centre.

Banks are planning to extend this facility of Biometric ATMs at various locations across the country based upon availability of requisite infrastructure.