

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 1680**

ANSWERED ON TUESDAY, 10 DECEMBER, 2024/AGRAHAYANA 19, 1946 (SAKA)

**RUPAY CREDIT CARD LINKED UPI TRANSACTIONS**

1680. SHRI NARAYANA KORAGAPPA:

Will the Minister of FINANCE be pleased to state:

- (a) the detail of the number of RuPay Credit Card Linked UPI transactions for IRCTC, electricity utility bills, water utility bills and on other Government payment platforms vis-à-vis VISA, MasterCard and other credit card networks;
- (b) the merchant categories on which RuPay Credit Card Linked UPI transactions cannot be made; and
- (c) the efforts made by Government to penetrate RuPay Credit Cards in Tier-2 and Tier-3 locations?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI PANKAJ CHAUDHARY)

- (a) As per the Statement on Developmental and Regulatory Policies dated 8<sup>th</sup> June 2022, Reserve Bank of India (RBI) has permitted the linking of RuPay Credit Cards with Unified Payments Interface (UPI). The details of RuPay Credit Card Linked UPI transactions for IRCTC, utility bills (water, gas and electricity) and other government services for the month of October 2024 is attached as Annexure-I.
- (b) The merchant categories on which RuPay Credit Card Linked UPI (RCCLUPI) transactions cannot be made are the same as restricted categories for transaction through a credit card account such as cash withdrawal at merchant location, wire transfers and money orders, credit card bill payment, securities brokers and dealers, debt collection, lending, lotteries etc.
- (c) Various initiatives have been taken up from time to time to promote RuPay cards including increasing its penetration in Tier-Two to Tier-Three cities. The integration of RuPay Credit Card with UPI is aimed at enhancing the reach and usage of RuPay credit cards by providing customers with more convenient avenues to make payments using their credit card through the UPI platform.

Further, to offer customers greater choice and improve service quality, RBI issued a circular CO.DPSS.POLC.No.S1133/02-14-003/2023-24 on 6<sup>th</sup> March 2024, mandating card issuers to provide the option to the customers to choose from multiple card networks. This policy fosters competition among card networks while ensuring that customers can select the card network that best meets their needs. Accordingly, all key banks issue RuPay Credit Cards nationwide and offer various privileges and benefits to keep customers engaged. Also, in Tier-Two and Tier-Three locations, banks use on-ground promotion channels such as branches, ATMs, and sales teams. Customers also receive promotions via digital media, newspapers, television and personalized communication channels, making RuPay Credit Card a natural preference.

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**RuPay Credit Card Linked UPI transaction details for the month of October, 2024**

#	Volume (In lakh)	Value (In ₹ Crores)
IRCTC	6	48.97
Utility Bill Payments (Water, Gas and Electricity)	10.9	236.43
Other Government services	6.5	143.4