

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF ECONOMIC AFFAIRS  
RAJYA SABHA UNSTARRED QUESTION NO. 1980  
TO BE ANSWERED ON MARCH 10, 2026 / 19 PHALGUNA, 1947 (SAKA)

**Shortage of lower denomination currency notes**

1980 **Shri Babubhai Jesangbhai Desai**

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

- (a) whether Government is aware of the acute shortage of lower denomination currency notes of ₹10, ₹20 and ₹50 in circulation, including their limited availability in banks and non-dispensing through ATM machines across various parts of the country;
- (b) whether any assessment has been conducted regarding the impact of this shortage on daily cash transactions, small traders, rural areas and economically weaker sections;
- (c) whether Government proposes to increase printing and circulation of these notes and to ensure their availability through ATM machines to reduce excessive reliance on coins; and
- (d) if so, the details thereof, and if not, the reasons therefor?

**ANSWER**

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

(a) to (d): The Reserve Bank of India (RBI), as part of a continuous process, assesses the requirement of different denominations of banknotes and makes recommendations to the Government on the required denomination mix to be printed. The demand for lower denomination currency is met through a mix of banknotes and coins. Besides, the digital modes of payment constitute a significant portion of the overall transactions including low-value transactions. RBI has informed that it endeavours to put adequate quantity of banknotes and coins of different denominations in circulation on a continuous basis to meet the demand of the economy.

As per RBI, the lower denomination banknotes of ₹10, ₹20 and ₹50 have not been traditionally dispensed through ATMs. A pilot project for dispensing lower denomination banknotes through small value dispensers has been launched. The details on supply of ₹10, ₹20 and ₹50 denomination banknotes for the last three financial years are as under:

**(pieces in Lakh)**

<b>Denomination</b>	<b>FY 2022-23</b>	<b>FY 2023-24</b>	<b>FY 2024-25</b>	<b>FY 2025-26 (Supply up to 26.02.2026)</b>
₹10	6000	8000	18000	43940
₹20	19999	20000	15000	19370
₹50	20000	25000	30000	13030

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