

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICE
LOK SABHA

UNSTARRED QUESTION No. 3060

TO BE ANSWERED ON Friday, January 05, 2018/Pausha 15, 1939 (Saka)

Debit and Credit Cards

3060. SHRI ALOK SANJAR:

Will the Minister of FINANCE be pleased to state:

- (a) the amount of money transacted or paid through debit and credit cards in the country during the last three years and the current year, bank-wise;
- (b) the number of new debit and credit cards issued during the said periods by PSBs, bank-wise;
- (c) whether the cash transaction in the country has declined due to digital mode of payment; and
- (d) if so, the details thereof?

Answer

**The Minister of State in the Ministry of Finance
(SHRI SHIV PRATAP SHUKLA)**

- (a) As per the information received from Reserve Bank of India (RBI), the value of transactions by using credit cards and debit cards at Point of Sale (POS) for Public Sector Banks (PSBs), for the financial year 2014-15, 2015-16, 2016-17 and 2017-18 (till October 2017) is attached at Annexure-1. The information on transaction on payment on internet through debit and credit cards is not centrally maintained.
- (b) As per the information received from RBI, the number of outstanding credit and debit cards, of Public Sector Banks (PSBs), as at the end of March for the three financial years 2014-15, 2015-16, 2016-17 and as on October 2017 for financial year 2017-18 is attached at Annexure 2.
- (c) to (d) RBI has apprised that a considerable growth in digital transactions i.e., Real Time Gross Settlement (RTGS), National Electronic Fund Transfer (NEFT), Immediate Payment System (IMPS), National Automated Clearing House (NACH), Card Payments, Prepaid Payment Instruments (PPIs), Unified Payment Interface (UPI) and Unstructured Supplementary Service Data (USSD) transactions, is observed during the last 3 years as well as the current financial year. Detailed information is at Annexure 3.

Annexure -1 to the Lok Sabha Un-Starred Q.No. 3060 due for answer on 5.1.2018 regarding "Debit and Credit Cards"
Value of transactions at PoS by Credit and Debit Cards

Sr. No.	Bank Name	For Financial year 2014-15		For Financial year 2015-16		For Financial year 2016-17		For Financial year 2017-18 (Till October 2017)		
		Value of transactions at PoS (in Rs. Million)	by Credit Card	by Debit Card	by Credit Card (in Rs. Million)	by Debit Card	Value of transactions at PoS (in Rs. Million)	by Credit Card	by Debit Card	Value of transactions at PoS (in Rs. Million)
1	ALLAHABAD BANK	0.0	3956.4	0.0	5492.8	0.0	17080.9	0.0	13962.9	
2	ANDHRA BANK	5546.0	13639.1	5967.8	15502.5	7723.8	23155.0	5889.1	22028.4	
3	BANK OF BARODA	4681.4	23665.5	5197.4	31450.1	10121.0	84433.6	5851.4	68483.7	
4	BANK OF INDIA	3760.2	24201.4	4246.8	31694.6	5207.3	72443.7	4005.3	54627.1	
5	BANK OF MAHARASHTRA	1417.8	5699.6	1633.9	3537.8	156.5	22310.2	0.0	29206.6	
6	CANARA BANK	3425.4	26078.3	7341.0	39313.6	9757.1	96798.4	6884.0	74743.0	
7	CENTRAL BANK OF INDIA	2537.8	8390.2	3146.9	12967.6	3839.8	38619.6	2384.6	34513.0	
8	CORPORATION BANK	2116.0	13388.3	2423.6	15785.3	3504.8	39914.2	2498.9	28176.1	
9	DENA BANK	0.0	3467.7	0.0	3749.0	0.0	7012.3	0.0	9352.6	
10	INDIAN BANK	2243.5	14591.4	2302.8	18708.3	3363.6	50095.2	2151.7	36455.9	
11	INDIAN OVERSEAS BANK	973.5	13127.0	800.7	14656.7	1336.3	75613.7	1315.6	58029.0	
12	ORIENTAL BANK OF COMMERCE	0.0	5461.4	0.0	6483.4	0.0	21709.8	0.0	20180.8	
13	PUNJAB AND SIND BANK	0.0	510.7	0.0	1023.0	0.0	4570.4	0.0	3115.3	
14	PUNJAB NATIONAL BANK	4119.1	31673.3	4192.1	39642.5	6607.8	123296.2	7198.2	97047.8	
15	SYNDICATE BANK	1676.8	7392.3	1944.4	9471.3	2384.4	17270.7	1910.4	10736.6	
16	UCO BANK	0.0	6542.0	0.0	9505.0	0.0	23092.6	0.0	18441.6	
17	UNION BANK OF INDIA	2296.7	13409.0	3947.3	14734.0	6951.5	30080.8	5428.5	34606.7	
18	UNITED BANK OF INDIA	0.0	4779.8	0.0	14295.1	0.0	14006.9	0.0	12151.9	
19	VIAAYA BANK	2577.4	5874.1	3080.2	7667.8	3592.5	19989.7	2123.6	15841.3	
20	STATE BANK OF BIKANER AND JAIPUR*	0.0	4215.3	0.0	6533.6	0.0	22283.9			
21	STATE BANK OF HYDERABAD*	0.0	13230.9	0.0	18517.4	0.0	56775.2			
22	STATE BANK OF INDIA	208863.2	252519.1	287271.6	359942.6	434354.7	811378.0	427020.3	798184.7	
23	STATE BANK OF MYSORE*	0.0	7482.3	0.0	9824.9	0.0	20851.5			
24	STATE BANK OF PATIALA*	0.0	4285.2	0.0	6204.0	0.0	19107.3			
25	STATE BANK OF TRAVANCORE*	0.0	11358.1	0.0	15736.0	0.0	37166.1			
26	IDBI LTD	3.3	21894.4	280.2	26562.4	1301.9	53941.4	1598.6	43397.2	
	Total Public Sector Banks	246238	540833	333977	739001	500203	1802997	476260	1483882	

Source: Reserve Bank of India
Note: Merged with SBI

Annexure -2 to the Lok Sabha Un-Starred Q.No. 3060 due for answer on 5.1.2018 regarding "Debit and Credit Cards"

Sr. No.	Bank Name	Outstanding cards issued by PSBs as on March 2015		Outstanding cards issued by PSBs as on March 2016		Outstanding cards issued by PSBs as on March 2017		Outstanding cards issued by PSBs as on October 2017	
		Credit Cards	Debit Cards	Credit Cards	Debit Cards	Credit Cards	Debit Cards	Credit Cards	Debit Cards
Public Sector Banks									
1	ALLAHABAD BANK	0	6498564	0	8587949	0	11200623	0	12044623
2	ANDHRA BANK	142295	10444529	149050	17295145	168394	21617294	197148	22339885
3	BANK OF BARODA	82535	25345978	113554	32160671	131571	43228705	135126	48440508
4	BANK OF INDIA	131522	27379416	145084	35272873	145860	47149101	185246	50502798
5	BANK OF MAHARASHTRA	39836	5377610	50090	5718945	0	6453998	0	6890625
6	CANARA BANK	125917	25471880	200416	31949504	215250	33136916	225772	38594208
7	CENTRAL BANK OF INDIA	108711	15345495	114446	19553837	106515	24334411	108878	26861807
8	CORPORATION BANK	64539	8324114	80381	9557307	96332	11541418	102337	12125273
9	DENA BANK	0	5702976	0	5917041	0	7024177	0	8089919
10	INDIAN BANK	68562	15973505	73106	14759525	80229	17585918	84256	17255527
11	INDIAN OVERSEAS BANK	49058	9173739	41873	11910643	43322	16001318	44617	17262127
12	ORIENTAL BANK OF COMMERCE	0	7477382	0	8915419	0	10419799	0	11177808
13	PUNJAB AND SIND BANK	0	1874903	0	2256230	0	2612194	0	2634977
14	PUNJAB NATIONAL BANK	143633	34946160	194370	44011977	253951	55258924	288035	58240046
15	SYNDICATE BANK	72625	10676851	71735	11887998	73858	13647138	79139	15304376
16	UCO BANK	0	6280668	0	8528238	0	10326760	0	10564170
17	UNION BANK OF INDIA	84151	19448862	142221	16707313	182914	19546123	201727	20969022
18	UNITED BANK OF INDIA	0	5040139	0	7545836	0	10188328	0	11015661
19	VIJAYA BANK	36075	4459155	45081	4958519	49098	5827372	49930	6290154
20	STATE BANK OF BIKANER AND JAIPUR*	0	9715597	0	11940533	0	10391472	0	12954854
21	STATE BANK OF HYDERABAD*	0	13839806	0	15685951	0	218879742	0	274956279
22	STATE BANK OF INDIA	3158032	160667620	3620042	189341852	4569048	218879742	5412156	274956279
23	STATE BANK OF MYSORE*	0	5428187	0	6252814	0	5670374	0	5670374
24	STATE BANK OF PATALA*	0	6410789	0	7178466	0	5353167	0	5353167
25	STATE BANK OF TRAVANCORE*	0	9864846	0	11378390	0	8498116	0	8498116
26	IDBI LTD	958	8457957	6905	9229400	21510	10604581	26237	11116091
	Total	4308449	459626728	5048354	548501376	6137852	639452823	7031726	682675884

Source: Reserve Bank of India
Note: Merged with SBI

Annexure -3 to the Lok Sabha Un-Starred Q.No. 3060 due for answer on 5.1.2018 regarding "Debit and Credit Cards"
Digital transactions growth for the FY 2014-15, 2015-16, 2016-17 & 2017-18 (till Oct 2017)

Payment system	Volume (million)					Value (₹ billion)				
	2014-15	2015-16	2016-17	2017-18 ^s	2014-15	2015-16	2016-17	2017-18 ^s		
RTGS	92.8	98.3 (6%)	107.8 (10%)	68.2	754032.00	824578.00 (9%)	981904.00 (19%)	642212.17		
NEFT	927.5	1252.9 (35%)	1622.1 (29%)	1067.5	59804.00	83273.00 (39%)	120040.00 (44%)	89806.58		
Immediate Payment Service (IMPS)	78.4	220.8 (182%)	506.7 (129%)	513.3	582.00	1622.00 (179%)	4116.00 (154%)	4468.46		
National Automated Clearing House (NACH)	340.2	1404.1 (313%)	2057.3 (47%)	1446.9	1221.00	3802.00 (211%)	7916.00 (108%)	5910.54		
Card Payments	1423.2	1959.3 (38%)	3486.4 (78%)	2645.6	3112.00	3996.00 (28%)	6583.00 (65%)	5140.48		
Prepaid Payment Instruments (PPIs)	314.5	748 (138%)	1963.7 (163%)	1902.8	213.00	488.00 (129%)	838.00 (72%)	723.67		
Unified Payments Interface (UPI)	--	--	16.7*	67.4	--	--	0.86	1.19		
Unstructured Supplementary Service Data (USSD)	--	--	161.8*	278.6	--	--	1.35	2.15		
Total retail digital transactions	3176.6	5683.4	9744.0	7990.4	818964.00	917759.00	1121399.21	748265.23		

* Data is from November 2016 to March 2017 and the data includes BHIM
 \$ Data is from April 2017 to October 2017
 Percentage data given in parenthesis denotes the year-on-year growth