

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**LOK SABHA**

STARRED QUESTION No. \*413  
TO BE ANSWERED ON 23 MARCH 2018 (FRIDAY)/CHAITRA 2, 1940 (SAKA)

**RuPay Cards**

**\*413. SHRI OM BIRLA:**

Will the Minister of FINANCE be pleased to state:

- (a) the details of the number of RuPay Cards issued by the banks during the last three years and the current year under rural and urban categories;
- (b) whether the Government has taken cognizance that there is a huge gap between the number of RuPay Cards issued and the cards which had been activated by the banks, especially in the rural areas and if so, the details thereof;
- (c) whether the Government is open to the idea of activation of the RuPay Cards at Micro-ATMs and Points of Sale (PoS) or issuance of cards which are already pre-activated; and
- (d) if so, the details thereof and if not, the reasons therefor?

**Answer**

**THE FINANCE MINISTER  
(SHRI ARUN JAITLEY)**

(a) to (d):- A Statement is laid on the Table of the House.

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**Statement referred to in reply to parts (a) to (d) of Lok Sabha Starred Question No.\*413 (13<sup>th</sup> Position) for 23<sup>rd</sup> March 2018 by Shri Om Birla, MP, regarding “RuPay Cards”**

- (a) As informed by National Payments Corporation of India (NPCI), the cumulative numbers of RuPay cards issued at the end of financial years 2014-15 to 2017-18 (till date) are provided in the following table:

	As at the end of 2014-15	As at the end of 2015-16	As at the end of 2016-17	2017-18 (upto February 2018)
Number of RuPay cards issued (in crore)	15.23	26.77	36.51	46.37

Source: NPCI

NPCI has informed that details regarding RuPay card issued under rural/urban categories is not maintained by them.

- (b) As informed by NPCI, the data regarding number of active RuPay cards is not maintained centrally. This number is dynamic and keeps on changing on real time basis.

The Department of Financial Services in its weekly video conference with all banks and NPCI, has asked them to activate balance RuPay cards in a time-bound manner. Banks have been advised to deploy Business Correspondents (BCs) for this purpose. In addition, cardholders are being encouraged to approach mobile and handhold devices to activate their cards,

- (c) and (d) Government is encouraging cardholders to activate RuPay cards at micro ATMs and Point of Sale (PoS) devices. As far as pre-activated card is concerned, as per NPCI, due to security considerations, all debit cards are sent in deactivated state and need to be activated by the cardholder. Hence issuance of pre-activated cards is not advisable on security considerations.

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