

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

UNSTARRED QUESTION No. 1415

TO BE ANSWERED ON MONDAY, JULY 01, 2019/Ashadha 10, 1941 (Saka)
“National Common Mobility Card”

1415. SHRI GAJANAN KIRTIKAR:

SHRI BIDYUT BARAN MAHATO:

SHRI SUDHEER GUPTA:

Will the Minister of FINANCE be pleased to state:

(a) whether the Nandan Nilekani Committee set up by the Government/Reserve Bank of India has proposed a National Common Mobility Card (NCMC) which could be used at all transit locations making all transactions interoperable through NCMC;

(b) if so, the details and the objectives thereof;

(c) whether a single card will be usable for all local travel needs across the country and if so, the details thereof;

(d) whether the Government is considering to issue e-wallet for crediting small value payment refunds, rebated for digital transactions and for making payment to the Government and if so, the details thereof; and

(e) the time by which the Committee is likely to submit its report to the Government?

Answer

The Finance Minister

(SMT. NIRMALA SITHARAMAN)

(a), (b) & (e) The National Common Mobility Card (NCMC) has been launched in India with the tagline of ‘One Nation One Card’ on March 04, 2019.

The High level Committee on Deepening of Digital Payments (CDDP) under chairmanship of Shri Nandan Nilekani has, inter-alia, also recommended that NCMC cards be usable at all transit locations. All new metro, and transit payments should be made interoperable through NCMC.

The NCMC card has 2 instruments on it – a regular debit card which can be used at an ATM, and a local wallet (stored value account), which can be used for contactless payments, without the need to go back to the server or additional authentication. It is envisioned that a single card will be usable for all local travel needs across the country.

As apprised by Reserve Bank of India (RBI), the Committee has submitted its report to RBI and is available on the RBI website.

(c) & (d) As apprised by Ministry of Housing and Urban Affairs (MoHUA), the National Common Mobility Card is an open loop card, which can be used for all local travel needs in the country. This is aimed at low value payments for various segments e.g. Transit, Smart cities, Toll, Parking and other low value merchant payments, in addition to the normal day to day retail payments. The vision behind the introduction of this card is to have interoperability, based on open standards.

MoHUA has further informed that there is provision of storing money on the card, which can be used for contactless payments across various use cases like toll transit, parking etc. The wallet where money is stored is referred as Global/Card wallet. Also, any refund pertaining to the transactions done using global/card wallet will be credited in the replica of the wallet maintained at bank's end, which further can be added to Global/Card Wallet by the customer.
