

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION No. 2191

ANSWERED ON MONDAY, DECEMBER 2, 2019/AGRAHAYANA 11, 1941(SAKA)

“RuPay Card Holders”

2191. SHRI SUDHAKAR TUKARAM SHRANGARE:

Will the Minister of FINANCE be pleased to state:

- (a) the number of RuPay card holders and the number of activated RuPay cards in the country as on date, State-wise, specially in Maharashtra State;
- (b) whether it is true that there is a large gap between the number of such cards issued and activated, if so, the reasons therefor;
- (c) whether the Government intends to direct banks and other financial institutions for 100 per cent distribution and activation of RuPay cards and seeding Aadhaar number with bank accounts; and
- (d) if so, the details thereof?

Answer

The MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI ANURAG SINGH THAKUR)

(a) & (b) As informed by National Payments Corporation of India (NPCI), 57.3 crore RuPay Cards have been issued as on 30.10.2019, out of which 43.02 crore cards (75%) have been issued by Public Sector Banks (PSBs) and their Regional Rural Banks (RRBs). The number of active RuPay cards is dynamic in nature and keeps on changing on real time basis. State-wise data on issue of RuPay cards and active RuPay cards is not centrally maintained.

(c) & (d) Keeping in view the wider acceptability of RuPay card and the role it is playing in facilitating banking transactions by customers/merchants at an affordable cost, Public Sector Banks have been requested to issue RuPay card, in the event of customer not indicating any specific card preference.

Also, as per Reserve Bank of India's (RBI's) Master Direction on Know Your Customer (KYC) dated 25.02.2016 (updated as on May 29, 2019), Banks carry out authentication of the customer's Aadhaar number using e-KYC authentication facility provided by the Unique Identification Authority of India upon receipt of the customer's declaration that he is desirous of receiving any benefit or subsidy under any scheme notified under section 7 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 (18 of 2016) in his account. They also carry out Aadhaar authentication / off-line verification of an individual, who voluntarily uses his Aadhaar number for verification purpose.

As informed by banks, as on 22.11.2019, approximately 86.9% of the Current Accounts & Savings Accounts (CASA) are Aadhaar seeded (excluding the states of Assam, Meghalaya and UTs of Jammu & Kashmir and Ladakh).
