

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
LOK SABHA  
STARRED QUESTION No. \*20  
ANSWERED ON 3<sup>rd</sup> FEBRUARY, 2020 (MONDAY)/MAGHA 14,1941 (SAKA)

**RuPay Cards**

**\*20. MS. PRATIMA BHOUMIK:**

Will the Minister of FINANCE be pleased to state:

- (a) the details of the number of RuPay card holders in the country and the number of activated RuPay cards at present, State-wise;
- (b) 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;
- (c) if so, the details thereof and if not, the reasons therefor; and
- (d) whether it is a fact that there are many Government Institutions/Departments which are still not accepting Payments through RuPay Card and if so, the details thereof and the reasons therefor?

**Answer**

**THE FINANCE MINISTER (SMT. NIRMALA SITHARAMAN)**

- (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. \*20 (20<sup>th</sup> Position) for 3<sup>rd</sup> February, 2020 by Ms. Pratima Bhoumik, M.P., regarding “RuPay Cards”**

- (a) As informed by National Payments Corporation of India (NPCI), 59.15 crore RuPay Cards have been issued as on 31<sup>st</sup> December, 2019. The number of active RuPay cards is dynamic in nature and keeps on changing on real time basis. State/UT-wise data on issue of RuPay cards and active RuPay cards is not centrally maintained. However, State/UT-wise data on number of RuPay cards used for a minimum of one inter-bank (off-us) financial transaction at an ATM or Point of Sale (PoS) in the last 365 days ending on 31<sup>st</sup> December, 2019, as provided by NPCI, is given in Annexure. The State/UT is the one in which the first financial transaction on an ATM/PoS was made, in the said period.
- (b) and (c) Under Pradhan Mantri Jan-Dhan Yojana (PMJDY), RuPay cards are issued to account-holders. As on 22.01.2020, 29.86 crore RuPay cards have been issued to PMJDY account-holders. Further, 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.

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 24.01.2020, approximately 85% of the Current Accounts & Savings Accounts (CASA) are Aadhaar seeded.

- (d) The Central Government in the Ministry of Electronics and Information Technology (MeitY) has requested all Ministries/Departments/Institutions to ensure enablement of all the following digital payment modes in their websites/Mobile Apps for receiving payments:
- a) Unified Payment Interface (UPI)
  - b) Dynamic UPI QR code
  - c) Debit Card (including RuPay)
  - d) Credit Card (Including RuPay)
  - e) Internet Banking

**Annexure to Lok Sabha Starred question No. 20 for 03.02.2020 raised by Ms. Pratima Bhoumik, MP, regarding "RuPay Cards"**

<b>State/UT</b>	<b>Number of RuPay cards used for a minimum of one inter-bank (off-us) financial transaction at an ATM in the last 365 days ending on 31st December, 2019</b>	<b>Number of RuPay cards used for a minimum of one inter-bank (off-us) financial transaction at PoS in the last 365 days ending on 31st December, 2019</b>
Andaman & Nicobar Islands	84,974	33,264
Andhra Pradesh	10,950,579	4,566,617
Arunachal Pradesh	153,632	57,369
Assam	3,837,483	1,153,175
Bihar	9,317,714	2,143,750
Chandigarh	1,017,119	789,604
Chattisgarh	3,456,989	1,158,470
Dadra & Nagar Haveli	57,586	16,830
Daman & Diu	216,267	172,150
Delhi	8,254,963	4,861,808
Goa	1,050,762	685,172
Gujarat	10,348,040	4,364,013
Haryana	7,207,964	4,670,747
Himachal Pradesh	2,022,819	924,979
Jammu & Kashmir / Ladakh	999,874	308,456
Jharkhand	3,295,275	1,256,533
Karnataka	17,787,870	10,427,103
Kerala	8,361,324	3,531,021
Lakshadweep	10,716	361
Madhya Pradesh	9,020,063	3,043,864
Maharashtra	30,601,101	14,488,405
Manipur	360,740	70,772
Meghalaya	294,534	126,991
Mizoram	188,682	24,166
Nagaland	183,999	25,194
Odisha	6,824,333	2,141,850
Others	9,528,756	3,558,568
Pondicherry	827,323	524,031
Punjab	5,858,595	3,005,745
Rajasthan	10,429,314	3,253,849
Sikkim	225,067	79,569
Tamil Nadu	22,990,638	10,612,619
Telangana	9,310,519	5,915,464

Tripura	511,775	146,692
Uttar Pradesh	20,047,351	8,209,725
Uttarakhand	2,816,235	1,437,208
West Bengal	10,577,820	3,144,512
<b>Grand Total</b>	<b>229,028,795</b>	<b>100,930,646</b>

Source: NPCI

*Note: (1) Only interbank (i.e. OFF-US) financial transactions have been taken into account. This does not take into account the transactions made in the ATM or PoS machine of the Issuer Bank of the RuPay card.*

*Note: (2) The State/UT is the one in which the first financial transaction on an ATM/PoS was made, in the said period.*