

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

**UNSTARRED QUESTION NO. 1167**

ANSWERED ON MONDAY, DECEMBER 6, 2021/AGRAHAYANA 15, 1943 (SAKA)

**Digital Payment Infrastructure**

1167. SHRI VINCENT H. PALA:

Will the Minister of FINANCE be pleased to state:

- (a) the details of extent of digital payments infrastructure usage in North Eastern Region (NER), State-wise;
- (b) the details of ATM penetration in NER, State-wise; and
- (c) the steps taken by the Ministry to increase connectivity and reduce server downtime/failed transactions in the NER?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(DR BHAGWAT KARAD)

(a) Reserve Bank of India (RBI) has apprised that, a total of 2.61 lakh payment acceptance devices have been deployed in the North-Eastern states under the Scheme, as at quarter ended September 2021.

Further to increase the volume of digital payments in the NER, RBI vide its circular dated January 5, 2021 has operationalized the Payments Infrastructure Development Fund (PIDF) from January 1, 2021 for a period of three years. The objective of the scheme is to encourage acquirers (banks, non-banks and merchants) by subsidising deployment of inter-operable payment acceptance infrastructure in Tier-3 to Tier-6 centres with special focus on the North Eastern states of the country.

The digital transaction platform is a pan India platform with a facility of “anytime anywhere” banking. Accordingly, the data is captured only at the National level.

As per the data sourced from National Payments Corporation of India (NPCI) and RBI, there has been a growth of 19 times in overall digital transaction during 2020-21, over a span of 7 years. Similarly, India’s own payment platform UPI has emerged as country’s favourite digital payment choice, with over 22 Bn transactions registered during FY 2020-21, showing 4 times growth over the last 3 years. Also, Aadhar Enable Payment System (AePS) inter-bank transactions during FY 2020-21 registered 9-fold growth, over the past 4 years.

(b) RBI has informed that the state-wise data of ATMs installed in North Eastern Region (NER) as at quarter ended September, is as under -

<b>State</b>	<b>No. of ATMs</b>
Arunachal Pradesh	261
Assam	4280
Manipur	389
Meghalaya	439
Mizoram	176
Nagaland	320
Tripura	622

(c) Department of Telecommunications (DoT) has apprised that in order to facilitate expansion of mobile telecommunication services in the country, it has taken the following policy initiatives:

- i. Making available sufficient spectrum for mobile services including auction of 965 MHz and 856 MHz across different bands in year 2016 and 2021 respectively.
- ii. Harmonization of spectrum, resulted in making the spectrum contiguous for various operators which increased the spectral efficiency and enabled them to provide services on 4G technology.
- iii. Allowing spectrum sharing, trading and liberalisation of administratively allocated spectrum.
- iv. Permitting sharing of active as well as passive infrastructure by the Telecom Service Providers (TSPs) for achieving higher utilisation efficiency.
- v. Permitting Internet Protocol (IP) based interconnections between TSPs.
- vi. Discontinuation of Wireless Operating License for Access Spectrum in November, 2016 to facilitate faster roll out of the wireless network.
- vii. Notification of Indian Telegraph Right of Way Rules, 2016 dated 15.11.2016 for regulating underground infrastructure (optical fibre) and over-ground infrastructure (mobile towers).

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