

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION NO. 2777

ANSWERED ON MONDAY, MARCH 21, 2022 / PHALGUNA 30, 1943 (SAKA)

Digital Payment Infrastructure

2777. Shri Rahul Ramesh Shewale: Shri Girish Bhalchandra Bapat: Shri Chandra Sekhar Sahu:

Dr. Pritam Gopinathrao Munde:

Will the Minister of FINANCE be pleased to state:

- (a) whether to increase the penetration of financial inclusion in the States, leverage of technology through digital payment infrastructure is highly required;
- (b) if so, whether the Union Government has made any survey to identify States and Districts which require upgradation of digital payment infrastructure in the country;
- (c) if so, the details in this regard, State-wise particularly in Maharashtra and Odisha;
- (d) whether the Union Government has allocated funds for upgradation of such infrastructure;
- (e) if so, the details thereof and the time by which such infrastructure is likely to be developed in such districts and States; and
- (f) the name of the districts in Maharashtra and Odisha likely to be promoted for digital payment during the current financial year?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR BHAGWAT KARAD)

(a) to (f) Promotion of digital payment is one of the priorities of the Government of India to facilitate hassle free and seamless banking transactions for the people of the country. Several initiatives have been taken by the Government through its various programs/agencies, Reserve Bank of India (RBI) and banks, to promote and create awareness about digital payments in the country.

As a result of the initiative taken, there has been a robust growth in the digital payment acceptance infrastructure across the country, including states of Maharashtra and Odisha. The details of the digital payment acceptance infrastructure, as on 31.01.2022, is as under:

Modes	ATMs	POS	Micro ATMs	Bharat QR Codes	UPI QR Codes
Number	2,11,837	56,19,986	6,45,596	46,96,600	15,21,05,167

Source: RBI

Moreover, with a view to expanding and deepening of digital payments ecosystem, Reserve Bank of India (RBI) vide it's 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. RBI has apprised that a total of 88.7 lakh payment acceptance devices have been deployed under the Scheme during the quarter ending December 2021. RBI has also informed that the total number of ATMs deployed by banks and White Label ATM Operators as on December 31, 2021 are 2,49,396.

Further, with a view to expanding and deepening of digital payments ecosystem, RBI, vide its circular dated 07.10.2019, has advised all SLBCs/UTLBCs to identify one District in their respective States/UTs on pilot basis and allot the same to a bank having significant footprint, which would endeavor to make the District 100% digitally enabled.

In this regard, SLBC, Maharashtra, has informed that Nandurbar District was selected to be 100% digitally enabled. Accordingly, as per the data submitted by Member Banks, Nandurbar District was declared as 100% digitally enabled by 30.09.2021. Further, as apprised by SLBC, Odisha, Cuttack & Bolangir Districts were identified as digital promotion Districts in Odisha State and they have achieved overall 99% digital coverage.

RBI, vide its letter dated 14.07.2021 has further advised SLBCs/UTLBCs, to select one or more Districts in the State to make them 100% digitally enabled in consultation with the State Govt. and other stakeholders.

Accordingly, during the FY 2021-22, Osmanabad & Washim Districts in the State of Maharashtra are selected to make them 100% digitally enabled within a timeframe of one year. Also, Sambalpur & Ganjam Districts of Odisha have been identified for undertaking digital coverage by Punjab National Bank & Union Bank of India respectively. As of December 2021, they have achieved overall 70% digital coverage.
