

GOVERNMENT OF INDIA  
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY  
**LOK SABHA**  
**UNSTARRED QUESTION NO.3223**  
TO BE ANSWERED ON 23.03.2022

**OFFLINE DIGITAL PAYMENTS**

**3223. SHRIMATI RAKSHA NIKHIL KHADSE:**  
**SHRI MANOJ KOTAK:**

Will the Minister of ELECTRONICS AND INFORMATION TECHNOLOGY be pleased to state:

- (a) whether the Government proposes any framework for facilitating small value digital payments in offline mode which will neither require Internet nor telecom connectivity to overcome the issues of digital payments in remote areas where there are issues of connectivity;
- (b) if so, the details of the working system for these digital payments; and
- (c) the details of the usages of channels or instruments like cards or wallets in this regard?

**ANSWER**

MINISTER OF STATE FOR ELECTRONICS AND INFORMATION TECHNOLOGY  
(SHRI RAJEEV CHANDRASEKHAR)

(a): The Government of India is making all efforts for promotion of digital payments across the country, including in remote areas. Offline digital payment solutions enable further penetration of digital payments in connectivity-constrained areas. The Reserve Bank of India (RBI) has issued the “Framework for Facilitating Small Value Digital Payments in Offline Mode” on January 03, 2022, prescribing enablement/ provision of small value digital payments in offline mode using cards, wallets, mobile devices, etc.

(b) and (c): The aforesaid RBI framework allows offline payments using any channel or instrument such as cards, wallets, mobile devices etc. The framework includes broad operational guidelines for small value offline transactions, along with appropriate provisions for user consent, security and grievance redressal. The framework is available at following URL: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12215&Mode=0>

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