

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

**UNSTARRED QUESTION No. 854**

Answered on Monday, February 7, 2022/ Magha 18, 1943 (Saka)

**Charges on Digital Payments**

854. SHRI NATARAJAN P.R.:

Will the Minister of FINANCE be pleased to state:

- (a) whether the account holders of Pradhan Mantri Jan Dan Yojana are being charged with undue charges towards digital payments by the banks across the country;
- (b) if so, the details thereof, Bank/State-wise/Number of Accounts/value-wise;
- (c) whether the Government proposes to refund the said charges;
- (d) if so, the details thereof including the time line fixed for the purpose; and
- (e) if not, the reasons therefor?

**Answer**

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

(a) to (e) As per extant guidelines of Reserve Bank of India (RBI), Basic Savings Bank Deposit Account (BSBDA) including accounts opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) provide following basic minimum facilities free of charge and without any requirement for maintaining minimum balance in the account:

- (i) Deposit of cash at bank branch as well as ATMs/Cash Deposit Machines (CDMs).
- (ii) Receipt/ credit of money through any electronic channel or by means of deposit /collection of cheques drawn by Central/State Government agencies and departments.
- (iii) No limit on number and value of deposits that can be made in a month.
- (iv) Minimum of four withdrawals in a month, including ATM withdrawals.
- (v) ATM Card or ATM-cum-Debit Card.

RBI has also advised that Banks are free to evolve requirements including pricing structure for additional value-added services beyond the stipulated basic minimum services on reasonable and transparent basis and to be applied in a non-discriminatory manner. The availment of such services is to be made at the option of the customers.

As apprised by Public Sector Banks, no charges are being collected towards digital Payments (using the electronic modes namely RuPay Debit Card, Unified Payments Interface (UPI) (BHIM-UPI); and Unified Payments Interface Quick Response Code (UPI QR Code) (BHIM-UPI QR Code)) from Jan Dhan account holders across the country.

However, State Bank of India has informed that they have recovered charges of Rs.90.19 crore from the account holders of PMJDY for the digital transactions done in excess of four debit transactions per month during 01.01.2020 to 14.09.2020.

As per CBDT guidelines dated 30.08.2020, Banks were advised to refund the charges collected, if any, on or after 01.01.2020 on transactions carried out using the electronic modes namely RuPay Debit Card, Unified Payments Interface (UPI) (BHIM-UPI); and Unified Payments Interface Quick Response Code (UPI QR Code) (BHIM-UPI QR Code)) and not to impose charges on future transactions carried out through these modes.

Accordingly, SBI has refunded Rs. 90.19 crore to the beneficiaries of PMJDY in line with CBDT guidelines and has stopped recovering charges on transactions through these modes w.e.f 01.01.2020. The State-wise details of the charges refunded by SBI in compliance with RBI and CBDT guidelines are **Annexed**.

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**Annexure as referred to in part(b) of reply to Lok Sabha Q.No. 854 for 07.02.2022**

**Charges levied and refunded by SBI in compliance with RBI and CBDT guidelines**

S.No.	State/UTs	Amount in crore
		Charges Refunded for period (01.01.20 to 14.09.20)
1	ANDAMAN AND NICOBAR	0.00
2	ANDHRA PRADESH	8.01
3	ARUNACHAL PRADESH	0.22
4	ASSAM	3.65
5	BIHAR	7.86
6	CHANDIGARH	0.03
7	CHATTISGARH	2.33
8	DADRA & NAGAR HAVELI AND DAMAN & DIU	0.03
9	DELHI	1.25
10	GOA	0.00
11	GUJRAT	1.88
12	HARYANA	1.83
13	HIMACHAL PRADESH	0.17
14	JAMMU AND KASHMIR	0.03
15	JHARKHAND	1.80
16	KARNATAKA	4.16
17	KERALA	0.49
18	Ladakh	0.00
19	LAKSHADWEEP	0.00
20	MADHYA PRADESH	5.54
21	MAHARASHTRA	9.40
22	MANIPUR	0.17
23	MEGHALAYA	0.13
24	MIZORAM	0.04
25	NAGALAND	0.14
26	ODISHA	6.27
27	PONDICHERRY	0.04
28	PUNJAB	0.46
29	RAJASTHAN	7.97
30	SIKKIM	0.02
31	TAMILNADU	1.01
32	TELANGANA	8.26
33	TRIPURA	0.17
34	UTTAR PRADESH	9.02
35	UTTARAKHAND	0.48
36	WEST BENGAL	7.33
	<b>Grand Total</b>	<b>90.19</b>

Source: State Bank of India