

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:3416  
ANSWERED ON:16.04.2010  
PAYMENT THROUGH DEBIT CARDS  
Ramasubbu Shri S.

**Will the Minister of FINANCE be pleased to state:**

- (a) whether payments/ transactions through debit cards rose sharply than credit cards;
- (b) if so, whether it is proposed to extend the same privileges/ facilities to the debit card holders on the lines of the facilities enjoyed by credit card holders;
- (c) if so, the details thereof; and
- (d) the time by which the said facilities are likely to be extended?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE(SHRI NAMO NARAIN MEENA)

(a) : Reserve Bank of India (RBI) has reported that during the period (January 2009 to January 2010), the number of transaction by debit card at ATMs and at Point of Sales Terminals (POS) has increased by 40.69% and 33.34% respectively, whereas during the same period, the transactions by Credit cards at ATMs and POS have decreased by 47.67% and 7% respectively.

(b) to (d) :- The issue relating to extension of same privileges/ facilities to debit card holders as being enjoyed by credit card holders is decided by the respective card issuing banks.