

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:3087
ANSWERED ON:15.03.2013
PHOTOGRAPHS ON DEBIT CREDIT CARDS
Sivasami Shri C.

Will the Minister of FINANCE be pleased to state:

- (a) whether any proposal of incorporating photographs on debit/credit cards as a security measure is under consideration of the Government /RBI;
- (b) if so, the details thereof along with the response of the PSBs thereon; and
- (c) the time by which the said proposal is likely to be implemented?

Answer

The Minister of State in the Ministry of Finance (Shri Namu Narain Meena)

(a) to (c):-Banks have been advised by the Reserve Bank of India (RBI) that, with a view to reducing the instances of misuse of lost/stolen cards, they may consider issuing cards with photographs of the cardholder or any other advanced methods that may evolve from time to time. As regards credit cards, banks have been advised by RBI that, with a view to reducing the instances of misuse of lost / stolen cards, it is recommended to banks that they may consider issuing (i) cards with photographs of the cardholder (ii) cards with PIN and (iii) signature laminated cards or any other advanced methods that may evolve from time to time.