

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:312

ANSWERED ON:11.07.2014

RUPAY KISAN CREDIT CARD

Mullappally Shri Ramachandran;Thakur Shri Anurag Singh

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

- (a) whether the circulation of 'Rupay' Kisan Credit Card which has been created by National Payment Corporation of India(NPCI) has come into vogue in the country;
- (b) if so, the details thereof;
- (c) whether the banks/financial institutions are likely to launch the variant of the cards to attach to this system;
- (d) if so, the details thereof along with the number of cardholders and the number of ATMs dealing with this card are proposed to be installed by banks during the current year; and
- (e) the steps taken/being taken by the Government to improve security and streamline the payment process of this card?

**Answer**

The Minister of State in the Ministry of Finance (Smt. Nirmla Sitharaman)

(a) to (e): Yes, Sir. The RuPay Kisan Cards are being issued by the Public & Private Sector Banks, Regional Rural Banks and Cooperative Banks since its launch on 24.11.2012. The agency-wise details of the Rupay Kisan Cards issued from April, 2013 to March, 2014 are as under:-

Type of Banks	No. of banks	No. of cards issued
Public Sector Banks	26	48,56,149
Private Sector Banks	2	259
RRBs	52	7,99,532
Cooperative Banks	2	3,900
Total	82	56,59,840

Source : NPCI

The RuPay Kisan Cards are acceptable at all the 1.7 lakh ATMs of all the banks across the country. Any ATM proposed to be installed by Banks during the current year and connected to the National Financial Switch operated by National Payments Corporation of India (NPCI) will accept the RuPay Kisan Cards issued by any Bank.

The RuPay Kisan Card is PIN based and requires PIN based authentication for all transactions done at ATMs, Point of Sale (PoS) devices and eCommerce Channels. This is in compliance with the RBI's instructions which mandate PIN entry for every transaction on a debit card. NPCI has reported that the payment process of the RuPay Kisan Card is completely streamlined as the 82 banks issuing the cards are connected to the centralized payment system of NPCI, ensuring more than 99.99% Uptime of the network all the time.