

GOVERNMENT OF INDIA  
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY  
**LOK SABHA**  
**UNSTARRED QUESTION NO. 3578**  
TO BE ANSWERED ON: 08.08.2018

**PROMOTION OF DIGITAL TRANSACTION**

**3578. SHRIMATI MAUSAM NOOR:**

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

- (a) the various schemes and programmes aimed at improving digital transaction in the country including awareness programmes for the rural populace and the trader community engaged in cash based transaction;
- (b) the details of the total number of digital transaction recorded in the country for the fiscal year 2016-17;
- (c) whether there has been an increase in the usage of digital transactions in the succeeding quarter after demonetization and a reduction in the usage after adequate supply of currency notes were restored; and
- (d) if so, the details thereof?

**ANSWER**

MINISTER OF STATE FOR ELECTRONICS AND INFORMATION TECHNOLOGY  
(SHRI S.S. AHLUWALIA)

(a): Government of India has been working with various stakeholders including Ministries, Departments, States, Smart Cities, Banks and Payment Service Providers to promote digital payment transactions. The following measures have been taken by the Government to promote the digital transactions.

**i. Incentive Schemes**

- MeitY vide gazette notification No 6(19)/2017-DPD-1 dated 27th December 2017 has notified the reimbursement of Merchant Discount Rate (MDR) charges on Debit cards/BHIM-UPI/BHIM Aadhaar Pay transactions of value less than Rs 2000 to the Banks for a period of two years starting from 1st Jan 2018.
- The reimbursement of MDR is aimed to improve the adoption of digital payments by merchants.
- 'BHIM Cashback Scheme for Individuals' has been launched to popularize payments through BHIM APP. The scheme has been modified and is operational till March 2019.
- The customer on BHIM app can earn an incentive up-to Rs 150 for 10 unique transactions over the BHIM app.
- The BHIM Aadhaar merchant incentive scheme has been re-launched and the incentive has been increased from 0.25% to 0.5%. The scheme is operational 1st April 2018 till March 2019. In this scheme merchant can earn an incentive up-to Rs 2000 per month.
- To give stimulus to the deployment of BHIM Aadhaar PoS devices, Government through Department of Financial Services has launched a scheme to provide an incentive of up-to Rs 1800 to the Banks on the procurement of each BHIM Aadhaar PoS.

**ii. Coordination with Banks**

- Digital payment transaction targets have been allocated to the Public and Private Sector Banks for FY 2018-19. MeitY has set targets of 3013 Crore digital payment transactions.
- The performance of the Banks is also monitored and evaluated by MeitY through a performance scorecard and a Bank ranking system.

**iii. Advisories to Ministries/Departments**

- Government of India has issued advisories to Central Ministries/Departments and States/UTs to improve payments acceptance infrastructure, enable the citizens to pay by a variety of modes such as Internet banking, mobile banking, and mobile applications etc. including use of BHIM, integrate on-line payment portals with BHIM/UPI/QR-code/Rupay Card, printing of QR code on bills, incentivisation of digital payments and publicity and creation of awareness about digital payments among citizens.

**iv. Publicity Campaign**

- Ministry of Electronics and Information Technology have conducted publicity campaigns over the following media:
  - Radio (Wireless Media)
  - Newspaper (Print Media)
  - Website (Digital Media)
- For promotion of Digital payments, MeitY along with Data Security Council of India (DSCI) has prepared videos in 5 languages that makes users aware about digital payments security issues. These videos are available at <http://www.meity.gov.in/awareness-programs-video>.
- Government of India is also implementing a scheme called “Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA)” to usher in digital literacy in rural India by covering 6 crore rural households (one person per household) by 31.03.2019. Special focus of the said Scheme is on training the beneficiaries on use of Electronic Payment System. The outcome measurement criteria would include undertaking at least 5 electronic payments transactions by each beneficiary using UPI (including BHIM app), USSD, PoS, AEPS, Cards, Internet Banking. As on 6<sup>th</sup> July, 2018, a total of 1.27 crore candidates have been enrolled, out of which training has been imparted to 1.25 crore candidates, out of this more than 65 Lakh candidates have been certified.

**v. Monitoring**

- In order to create a platform for accurate reporting, monitoring and analysis of all digital payment transactions being carried out across the country, GOI has developed a National Digital Payment Dashboard, which was launched by Hon’ble Minister of Electronics and IT on 13th February, 2018. The same could be accessed at <http://www.digipay.gov.in>.
- MeitY has integrated Digital Payment Grievances along with National Consumer Helpline (NCH) platform of Department of Consumer Affairs (DoCA) in addition to the existing Grievance Redressal Mechanism of digital payments of the respective banks and NPCI. The Platform is live and is handling Digital Payment related grievances of 45 Banks.

(b): Month wise digital transactions for the year 2016-17 is as under:

Month / Year	Volume (Cr)
April, 17	159.74
May'17	156.77
June'17	152.90
July'17	156.58
Aug'17	158.16
Sep'17	158.35
Oct'17	168.79
Nov'17	174.32
Dec'17	193.65
Jan'18	198.70
Feb'18	190.82
Mar'18	202.18

(c) and (d): No, Sir. With increased Digital payments acceptance infrastructure including POS, QR code and others modes, digital transactions are increasing since demonetisation. Month wise details of Digital payments since Nov, 2016 is as mentioned below:

Month / Year	Volume (Cr)
Nov'16	91.83
Dec'16	132.93
Jan'17	125.60
Feb'17	111.37
Mar'17	130.64
April, 17	159.74
May'17	156.77
June'17	152.90
July'17	156.58

Aug'17	158.16
Sep'17	158.35
Oct'17	168.79
Nov'17	174.32
Dec'17	193.65
Jan'18	198.70
Feb'18	190.82
Mar'18	202.18
Apr'18	207.32
May'18	213.30
Jun'18*	124.64
JuL'18 (25th)*	99.53

**\*Note – Data for June'18 and July'18 is yet to be published by RBI.**