

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

**UNSTARRED QUESTION No. 1109**

TO BE ANSWERED ON FRIDAY, FEBRUARY 8, 2019/MAGHA 19, 1940 (SAKA)

**Promoting Digital Payment by NABARD**

1109. SHRI RAJESHBHAI CHUDASAMA:

SHRI G.M. SIDDESHWARA:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government through NABARD is promoting digital payment infrastructure, which was supposed to deploy two Point of Sale (PoS) machines in a village having population of less than 10,000 people and if so, the details thereof, State/UT and date-wise;
- (b) the total expenses incurred in the process of issuing PoS machines across the country;
- (c) the details of the manufacturers of these PoS machines;
- (d) the details of the transactions carried through PoS machines during the last three years and current year; and
- (e) the details of the incidents of malfunctioning of PoS machines across the country and the status of such complaints?

**Answer**

**The Minister of State in the Ministry of Finance  
(SHRI SHIV PRATAP SHUKLA)**

(a) & (b) Yes Sir. As informed by National Bank for Agriculture and Rural Development (NABARD), financial support is provided to banks under Financial Inclusion Fund (FIF). Under the FIF managed by NABARD, inter alia, financial support is provided for deployment of 2 lakh PoS devices in Tier 5 and 6 centres (population upto 9,999 as per the census 2011). The scheme has since also been extended to Tier 3 and 4 centres (population 10,000 to 49,999 as per the census 2011). Under this scheme, Rs. 130.62 crore has been sanctioned for deployment of 2,17,707 PoS devices. As informed by NABARD, 17,127 PoS devices have been deployed till date, for which they have disbursed Rs.9.63 crore. State-wise detail of sanctions given for deployment of PoS is **Annexed**.

(c) As reported by banks, some of the major manufacturers of PoS machines are M/s Ingenco, M/s Verifone, M/s Mosambee, M/s AGS Transact Technologies Ltd. and M/s MRL Posnet.

(d) As informed by Reserve bank of India (RBI), the volume and value of transactions carried through PoS machines during the last three financial years and current financial year are provided below:

(Debit and Credit Card usage at POS)	2015-2016	2016-2017	2017-2018	April 1, 2018–Nov 30, 2018
Volume (in million)	1,959.29	3,486.44	4,748.55	4042.88
Value in (billion)	3,995.88	6,582.89	9,190.35	7796.76

\*\* Card usage at POS include: credit cards at PoS and online, Debit Cards at PoS and online

Source: RBI

(e) The information on the incidences of mal-functioning of PoS machines is not centrally maintained. Complaints, if any, are received by the concerned bank / service provider, and a mechanism is in place to address the complaints in time-bound manner.

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**Annexure as referred to in part (a&b) of reply to Lok Sabha Q. No. 1109 for 08.02.2019 regarding  
"Promoting Digital Payment by NABARD"**

**State-wise sanction of PoS devices**

<b>Sr.No.</b>	<b>State</b>	<b>No. of PoS devices sanctioned</b>	<b>Amount sanctioned in lakh</b>
1	Andaman and Nicobar Islands	194	11.64
2	Andhra Pradesh	7,594	455.64
3	Arunachal Pradesh	161	9.66
4	Assam	4,336	260.16
5	Bihar	11,498	689.88
6	Chandigarh	139	8.34
7	Chhattisgarh	2,552	153.12
8	Dadra and Nagar Haveli	125	7.50
9	Daman and Diu	4	0.24
10	Goa	476	28.56
11	Gujarat	14,740	884.40
12	Haryana	6,169	370.14
13	Himachal Pradesh	3,364	201.84
14	Jammu and Kashmir	4,871	292.26
15	Jharkhand	9,038	542.28
16	Karnataka	19,303	1158.18
17	Kerala	2,512	150.72
18	Lakshadweep Islands	12	0.72
19	Madhya Pradesh	10,288	617.28
20	Maharashtra	15,894	953.64
21	Manipur	2,096	125.76
22	Meghalaya	103	6.18
23	Mizoram	69	4.14
24	Nagaland	141	8.46
25	New Delhi	538	32.28
26	Odisha	8,765	525.90
27	Puducherry	72	4.32
28	Punjab Total	5,812	348.72
29	Rajasthan	15,004	900.24
30	Sikkim	212	12.72
31	Tamil Nadu	18,665	1119.90
32	Telengana	3,324	199.44
33	Tripura	750	45.00
34	Uttar Pradesh	32,258	1935.48
35	Uttarakhand	2,152	129.12
36	West Bengal	14,476	868.56
	<b>GRAND TOTAL</b>	<b>2,17,707</b>	<b>13062.42</b>

Source: NABARD