

श्री हुसैन दलवाई: सर, मेरा कहना है, आपने अभी मुम्बई के बारे में जिक्र किया था।
...(व्यवधान)...

श्री सभापति: नहीं, यहां मुम्बई के बारे में डिस्कस नहीं किया जा रहा है।

श्री हुसैन दलवाई: सर, मिनिस्टर साहब ने अभी मुम्बई का जिक्र किया था, इसलिए मैं उनसे उसके बारे में जानना चाहता हूं। मुम्बई एयरपोर्ट में एक ही रनवे है, जिसके कारण बहुत प्रॉब्लम होती है। मैं मंत्री जी से पूछना चाहता हूं कि वहां पनवेल में बनाए जाने वाले एयरपोर्ट के बारे में क्या हो रहा है? क्या इस पर आगे काम हो रहा है या नहीं हो रहा है?

श्री जयंत सिन्हा: माननीय सभापति जी, मैंने पहले ही इस बात का जिक्र किया था कि हमारे देश में जितने भी एयरपोर्ट्स हैं, जहां-जहां भी आज के समय में congestion या crowding है, उन सभी एयरपोर्ट्स पर हमारा अध्ययन चल रहा है और हम ऐसे सभी एयरपोर्ट्स पर ध्यान दे रहे हैं। जहां-जहां विस्तार करने की जरूरत है, वहां-वहां पर हम लोग विस्तार कर रहे हैं।

***50. [The questioner was absent.]**

Withdrawal of charges on digital payments

***50. SHRI SANJAY RAUT:** Will the Minister of FINANCE be pleased to state:

(a) whether Government is considering any proposal to withdraw the surcharge/service charge or convenience fee on digital payments like credit/debit cards etc. to reduce cash transactions; and

(b) if so, the details thereof and if not, the reasons therefor?

THE MINISTER OF FINANCE (SHRI ARUN JAITLEY): (a) and (b) A Statement is laid on the Table of the House.

Statement

(a) and (b) *Vide* Office Memoranda 1(1)/2006/ECS/TA/669 and 670, dated 14th and 15th December, 2016 respectively, Government has decided to absorb the merchant discount rate cost for payments up to ₹ 1 lakh of Government dues, made through debit cards.

MR. CHAIRMAN: Question No. 50. Questionnaire is not present. Let the answer be given. Are there any supplementaries? Okay, Shri Rapolu.

SHRI ANANDA BHASKAR RAPOLU: Respected Chairman, Sir, the fancy of the present Government to demonetize and its subsequent revolutionary phase of withdrawal of charges on digital payment has attracted the poorer and weaker sections of the nation that it is going to be the truth that there will not be any charge through Paytm, Mobilink, etc. Now, we are hearing about GoEmerchant.

But, the hon. Minister's reply is precise that on debit cards only of the Government dues up to ₹ 1 lakh discount rate cost for payment will be withdrawn. And, that is to be absorbed by the Government. I would like to know from the hon. Minister whether Paytm, Jio-Money merchant and such MNC entities, which are into digital transactions, are going to be attracted by your assurance.

SHRI ARUN JAITLEY: Sir, various forms of service providers, subject to the regulations and the control which are there in the payment and systems legislation, take a particular charge. It is the policy of the Government — and I do believe it is a correct policy — that we have to move more and more towards banking transactions and digital transactions. That makes the conduct of our financial transactions as also commercial transactions far cleaner, simpler and brings it within the framework of a particular system. As a part of this, there are alternative technologies available in India, and there are also alternative steps being taken by the Government to make sure that the volumes increase, as a result of which the rates come down. As far as the Government is concerned, the Government facilities are one by one deciding to absorb all the charges and free the customer or the merchant from bearing those charges itself. For instance, whether it is petrol pumps, or, railway ticketings, or, it is various forms of Government-related purchases, they have all one by one been exempted from payments.

As far as debit cards are concerned, on debit cards, the Reserve Bank of India has taken a decision that with regard to transactions up to ₹ 1,000/- the charge would only be 0.25 per cent, which has been substantially brought down. Up to ₹ 2,000/- the charge would be 0.5 per cent. Now, beyond that, the Reserve Bank is in the process of deciding what is to be the charge under the Payment and Systems Act, and I am sure, as the volumes are increasing, that charge itself will come down. There are also alternative technologies where the charges will come down significantly, as far as those charges are concerned. Therefore, this is still a work in progress and the process of the merchant discount charges coming down is significantly taking place. Credit Cards are on a different footing altogether, because in credit cards, the customer gets a certain number of days as credit itself, therefore, the interest factor is also factored in, which would be slightly higher than what it is in the case of debit cards, or, in the case of other methodologies, including e-wallets, through which payments are being made.

SHRI V. VIJAYASAI REDDY: Sir, in the case of American Express Credit Cards, shops and commercial establishments ask for extra charges, which they collect from the customers. This is a unique feature which the American Express Card is resorting to. Whereas in the case of other credit cards like VISA or Master Cards, a

commercial establishment does not charge anything from the customers. The merchant discount charges, which are offered by the commercial establishment from which we make the purchases, are shared by the banks which issue cards as well as by the service provider like VISA and Master Card. Has the Government got any plans to prevent the practice, which is being resorted to by the American Express Card, which is detrimental to the interest of the people?

SHRI ARUN JAITLEY: As I indicated in the reply to the first question, credit cards stand on a different footing compared to e-wallet or compared to the Aadhaar based payment system or even the debit cards. The reason being that various credit card companies besides offering a credit for a certain period of time, because you make the payment some weeks later, also start offering additional facilities. They, on the strength of their facilities, decide as to what are the charges to be made. It is really for the customer or the consumer to decide, whether he wants to go in for these, where there is a certain higher element, because he has alternative options available. In India, for example, contrary to what is happening in many other parts of the world, the number of credit cards are fewer in number. For instance, I was told that, till about two months ago, approximately 75 crore cards were in circulation, of which about 72 crores were debit cards and not credit cards. So, the credit cards are fewer in number and are used only by the economically more well-off people. Now, those people also have a choice as to what is the kind of facilities they want and therefore discard the ones which are charging a higher amount because at the end of the day, the amount has to be paid really by the merchant through whom we transact and the merchant tries to impose that charge, in some cases, as you mentioned, on the customer itself. So, it is the market forces which will decide as to what methodology is to be followed because now some of the newer technologies which are being offered are absolutely 'charge-free' and therefore when the 'charge-free' offer is available to the customer itself, then the customer has the option in a market-economy really to go in for the cheaper instruments rather than go in for something which will cost him greater money.

श्री विशम्भर प्रसाद निषाद: सर, चूँकि माननीय मंत्री जी ने क्रेडिट कार्ड या डेबिट कार्ड से डिजिटल भुगतान किए जाने पर 1000 रुपये तक छूट देने का प्रस्ताव रखा है और 2000 रुपये पर 0.5% का रखा है, तो मैं इनसे जानना चाहता हूँ, जिस दिन से आपने यह आदेश जारी किया, तो जिन लोगों का कम्पनीज़ ने काट लिया है, क्या उनको वापस करेंगे? हमारे देश में इसमें दिक्कतें हैं। साइबर प्राइम कानून बहुत ढीला है, सीधे बैंकों से लोगों के पैसे उड़ रहे हैं, तो उसके लिए क्या बैंक गारंटी लेंगे? यह बात इससे हट कर है, लेकिन पूरे देश में लोग चिन्तित हैं, क्योंकि उन्होंने क्रेडिट कार्ड या डेबिट कार्ड ले लिया और उनका पैसा उड़ रहा है, तो बैंक वाले कहते हैं कि इसमें हमारी कोई गारंटी नहीं है, आप जाकर ढूँढ़िए। सर, हमारे देश में गरीब

लोग हैं, किसान हैं, अनपढ़ हैं, अशिक्षित हैं, उनको बड़ी दिक्कत हो रही है। तो जिन लोगों ने डेबिट/क्रेडिट कार्ड का यूज किया है और कम्पनीज़ ने उनका पैसा काट लिया है, चाहे वह पेट्रोल पम्प हो या रेलवे हो, क्या आप उनको वह वापस करने का काम करेंगे?

श्री अरुण जेटली: सभापति जी, जैसा मैंने कहा, जहां तक आपने पेट्रोल पम्प का उदाहरण दिया है, तो अब वहां पर चार्ज नहीं लगेगा। सरकार ने उसको मुक्त कर दिया है। जो तेल कम्पनीज़ हैं, वे खुद उस खर्च को absorb कर रही हैं। जो रेलवे की बुकिंग है, उसको रेलवेज़ खुद absorb कर रही है। किसी उपभोक्ता के ऊपर उसका चार्ज नहीं लगने वाला है। इसलिए हम लोगों को यह भी एक गलतफहमी न रहे कि इस देश में केवल कुछ लोग हैं, जो इसका प्रयोग करते हैं। जैसा मैंने संख्या की दृष्टि से बताया कि इसकी बहुत बड़ी संख्या देश के अन्दर फैल रही है और जो वैकल्पिक प्रकार की तकनीकें इसमें आ रही हैं, इनका बहुत बड़ी संख्या में लोग प्रयोग कर रहे हैं। इसका और लाभ यह हो रहा है कि जो Payments banks का institution अब शुरू हुआ है, पहले आप सबकी एक शिकायत रहती थी कि गाँव के नजदीक कोई बैंक नहीं है, तो आज टेलीफोन कम्पनीज़ अपने आपको बैंक में बदल रही हैं। देश में जो लगभग 1,75,000 के करीब पोस्ट ऑफिसोज़ हैं, ये सभी अपने आपको बैंक के रूप में बदल रहे हैं। इसलिए यह संख्या भी बदलने वाली है और इसलिए देश के अन्दर गांव के इंटीरियर तक यह सुविधा आने वाले दिनों में पहुँचेगी। अगर कोई शिकायत किसी बैंक विशेष के खिलाफ रहती है, तो banking Ombudsman की भी संस्था है, उसको वह शिकायत की जा सकती है और अगर बैंक की गलती है, तो उसका मुआवजा उसको देना पड़ सकता है।

श्रीमती विप्लव ठाकुर: सर ...(व्यवधान)...

MR. CHAIRMAN: No, no, please. ...(Interruptions)...

श्रीमती विप्लव ठाकुर: 75 करोड़ ...(व्यवधान)...

MR. CHAIRMAN: Please. ...(Interruptions)... Question No. 51. ...(Interruptions)... Sorry. Please sit down. ...(Interruptions)... Please. ...(Interruptions)... No, no, please.

***51. [The questioner was absent.]**

Encouragement to use debit cards

***51. SHRIMATI VIJILA SATHYANANTH:** Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Government has asked all Government departments, public sector firms and autonomous bodies to encourage their employees to use debit cards for personal transactions and serve as ambassadors for Government's push for a digital payments economy; and

(b) whether it is also a fact that the Ministries have been asked to liaise with banks to ensure that employees who do not have a debit card can get one and if so, the details thereof?