

that the MDR to be reimbursed to the banks in respect of transactions less than ₹ 2,000 in value would be ₹ 1,050 crore in FY 2018-19 and ₹ 1,462 crore in FY 2019-20.

(c) The Gazette notification mentioned, as issued by MeitY, Government of India, provides for reimbursement of MDR applicable on the Debit Card/BHIM UPI/Aadhaar-Pay transactions and less than or equal to ₹ 2,000 in value, by Government of India. State Governments have not separately announced waivers of MDR charges for the merchants.

Discrepancies/disputes in the payment *via* e-wallets

386. SHRI KAPIL SIBAL: Will the Minister of FINANCE be pleased to state:

(a) whether Government has data regarding the e-wallets which were available in India prior to demonetisation, if so, the details in respect to volume of business, daily transactions, monthly transactions, e-wallet-wise;

(b) the details of the addition of e-wallets post demonetisation and the volume of business done on daily, monthly basis till date;

(c) whether there have been discrepancies/disputes in the payments *via* e-wallets, the details thereof, State/UT-wise; and

(d) if so, whether Government has set up a grievance cell for such discrepancies, if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) and (b) The volume and value Prepaid Payment Instruments (PPIs) including m-Wallet from August, 2016 to November, 2017, as reported by Reserve Bank of India (RBI), is given in the Statement-I (*See* below). The details of Prepaid Payment Instruments (PPIs) issuers authorized/approved under Payment and Settlement Systems (PSS) Act, 2007, pre and post demonetization is given in Statement-II and Statement-III respectively (*See* below).

(c) and (d) The “Master Direction on Issuance and Operation of Prepaid Payment Instruments” of RBI dated 11.10.2017 has mandated the PPIs to submit the consolidated customer grievance details on quarterly basis. The State/UT-wise data is not collated by RBI.

The Master Direction, updated as on 29 December, 2017, mandate the PPI issuers to put in place a formal, publicly disclosed customer grievance redressal framework, including designating a nodal officer to handle the customer complaints/grievances, the escalation matrix and turn-around-times for complaint resolution.

RBI's circular no. DBR.No.Leg.BC.78/09.07.005/ 2017-18 dated 6 July 2017 on Customer Protection also stipulates "Zero Liability of a customer" where the transaction occurs due to contributory fraud/negligence/deficiency on the part of the bank irrespective of whether or not the transaction is reported by the customer, or due to third party breach where the deficiency lies neither with the bank nor with the customer but lies elsewhere in the system, and the customer notifies the bank within three working days.

The circular also stipulates "Limited Liability of a customer" for the loss occurring due to unauthorized transactions in certain cases. Further, in case of PPI issued by banks, customers can have recourse to the Banking Ombudsman Scheme for grievance redressal.

Statement-I*Monthly consolidated transaction details of Pre-paid Payment Instruments (PPIs)*

Month/Year	m-Wallet		PPI Cards		Paper Vouchers		Total PPIs	
	Volume (Million)	Value (Rupees Billion)	Volume (Million)	Value (Rupees Billion)	Volume (Million)	Value (Rupees Billion)	Volume (Million)	Value (Rupees Billion)
	1	2	3	4	5	6	7=1+3+5	8=2+4+6
Aug-16	70.68	30.74	25.56	23.69	0.04	2.03	96.28	56.46
Sep-16	75.30	31.92	21.72	21.74	0.05	2.62	97.07	56.28
Oct-16	99.57	33.85	27.29	24.34	0.04	2.03	126.90	60.22
Nov-16	138.09	33.06	31.19	15.34	0.04	2.34	169.32	50.74
Dec-16	213.11	74.48	47.93	20.89	0.05	2.32	261.09	97.70
Jan-17	261.67	83.53	34.08	24.22	0.05	2.26	295.80	110.01
Feb-17	246.95	69.11	33.03	25.19	0.04	1.98	280.02	96.28
Mar-17	307.45	73.12	34.58	30.88	0.06	2.77	342.09	106.77
Apr-17	320.87	74.42	31.32	27.45	0.04	1.85	352.23	103.71

May-17	241.72	71.94	36.32	32.75	0.04	2.01	278.08	106.69
Jun-17	221.63	53.10	33.97	29.87	0.05	2.10	255.65	85.07
Jul-17	235.46	69.34	34.74	27.07	0.04	2.15	270.24	98.56
Aug-17	225.43	72.62	35.67	28.53	0.03	1.72	261.14	102.88
Sep-17	199.48	81.54	40.76	26.19	0.04	2.05	240.29	109.77
Oct-17	201.23	86.60	43.91	28.80	0.04	1.58	245.18	116.98
Nov-17	186.67	93.88	49.45	37.71	0.04	1.63	236.16	133.21

Source: RBI

Statement-II*Details of Authorised/Approved PPI entities : Pre-demonetisation***PPI Issuers (Non-Bank entities)**

Sl. No.	Particulars of the Entity	Date of Authorisation
1.	Aircel Smart Money Limited	04.06.2015
2.	Card Pro Solutions Pvt. Ltd.	04.06.2015
3.	Delhi Integrated Multi- Modal Transit System Limited	27.08.2015
4.	DigitSecure India Private Limited (Known as 'HotRemit')	23.07.2012
5.	Edenred (India) Private Limited–nee Accor Services Pvt. Ltd.	29.10.2009
6.	Eko India Financial Services Private Limited	25.03.2015
7.	E-Meditek Global Private Limited	07.10.2016
8.	Freecharge Payment Technologies Private limited (previously Klickpay Payment Services Private Limited)	14.07.2016
9.	GI Technology Private Limited (Known as 'I Cash')	29.10.2009
10.	Hip Bar Private Limited	22.08.2016
11.	Idea Mobile Commerce Services Ltd. (Known as 'Idea Money')	25.11.2013
12.	India Transact Services Limited. (Known as 'Ongo')	30.05.2014
13.	Itz Cash Card Ltd. (Known as 'EBIXCASH')	25.08.2009
14.	Kedia Infotech Ltd. (Known as 'Etran Wallet')	29.07.2015
15.	LivQuik Technology (India) Private Limited	08.08.2016
16.	MMP Mobi Wallet Payment Systems Limited (Known as 'mRupee')	30.12.2011
17.	Mpurse Services Pvt. Ltd. (Known as 'mpurse wallet')	30.06.2014
18.	Muthoot Vehicle & Asset Finance Ltd. (Known as 'Muthoot Money' and m-wallet known as 'Muthoot wallet')	29.10.2009

Sl. No.	Particulars of the Entity	Date of Authorisation
19.	My Mobile Payments Limited (Known as 'MOM')	24.10.2011
20.	One Mobikwik Systems Private Limited (Known as 'Mobikwik Wallet')	18.07.2013
21.	Oxigen Services (India) Pvt. Ltd. (Known as 'Oxigen Wallets')	18.01.2010
22.	Paul Fincap Pvt. Ltd.	04.06.2015
23.	PayU Payments Private Limited	25.07.2016
24.	Pay Point India Network Private Limited (Known as 'Pay Pointz')	03.04.2012
25.	Premium eBusiness Ventures Private Limited	18.12.2014
26.	Phonepe Private Limited (formerly named as FX Mart Pvt. Ltd)	25.08.2014
27.	Pyro Networks Pvt. Ltd. (Known as 'SpeedPay')	30.01.2014
28.	Qwik Silver Solutions Pvt. Ltd.	06.08.2013
29.	Reliance Payment Solution Limited (Known as 'Jio Money')	18.09.2013
30.	Smart Payment Solutions Pvt. Ltd. (Known as 'PayCash')	30.06.2010
31.	Sodexo SVC India Pvt. Ltd	25.08.2009
32.	Spice Digital Ltd	09.04.2015
33.	Supreme Securities Limited	20.09.2016
34.	Tech Mahindra Limited (Known as 'MoboMoney') (Earlier Canvasm Technologies Ltd. was performing this activity)	19.09.2013
35.	Transaction Analysts (India) Pvt. Ltd. (Known as 'Transaction Assured')	07.03.2014
36.	Transcorp International Limited	26.08.2016
37.	TranServ Private Limited (Known as 'UDIO')	22.02.2016
38.	UAE Exchange and Financial Services Ltd. (Known as 'X-Pay')	29.10.2009

Sl. No.	Particulars of the Entity	Date of Authorisation
39.	Vodafone m-pesa Limited (Known as 'Vodafone M-pesa') (Earlier Mobile Commerce Solutions Ltd. was performing this activity.	07.11.2014
40.	Weizmann Impex Service Enterprise Limited	11.12.2015
41.	Y-Cash Software Solutions Private Limited (Known as 'Y-PayCash')	15.03.2012
42.	Zip Cash Card Services Pvt. Ltd. (Known as 'ZipCash Coupons')	29.10.2009

Source: RBI

PPI Issuers (Banks)

Sl. No.	Particulars of the Entity
1.	Airtel Payments Bank Limited
2.	Allahabad Bank
3.	American Express Banking Corporation
4.	Andhra Bank
5.	Axis Bank Limited
6.	Bank of Baroda
7.	Bank of India
8.	Barclays Bank PLC
9.	Canara Bank
10.	Central Bank of India
11.	Citi Bank N.A.
12.	City Union Bank Limited
13.	Corporation Bank
14.	DBS Bank Limited
15.	Dena Bank
16.	DCB Bank Limited
17.	First Rand Bank
18.	HDFC Bank Limited

Sl. No.	Particulars of the Entity
19.	ICICI Bank Limited
20.	IDBI Bank Limited
21.	Indian Bank
22.	IndusInd Bank Limited
23.	Karnataka Bank Limited
24.	Karur Vysya Bank Limited
25.	Kotak Mahindra Bank Limited
26.	Lakshmi Vilas Bank Limited
27.	Oriental Bank of Commerce
28.	Punjab National Bank
29.	South Indian Bank Limited
30.	Standard Chartered Bank
31.	State Bank of India@
32.	State Bank of Bikaner and Jaipur@
33.	State Bank of Hyderabad@
34.	State Bank of Mysore@
35.	State Bank of Patiala@
36.	State Bank of Travancore@
37.	Syndicate Bank
38.	Tamilnad Mercantile Bank Limited
39.	The Dhanlaxmi Bank Limited
40.	The Federal Bank Limited
41.	The New India Co-operative Bank Limited
42.	The Ratnakar Bank Limited
43.	Union Bank of India
44.	Vijaya Bank
45.	Yes Bank Limited

@ The erstwhile associate banks of SBI have merged with SBI with effect from April 1, 2017.

Source: RBI

Statement-III*Details of Authorised/Approved PPI entities : Post-demonetisation***PPI Issuers (Non-Bank entities)**

Sl.No.	Particulars of the Entity	Date of Authorisation
1.	Amazon Pay (India) Private Limited (formerly Amazon Online Distribution Services Private Limited)	22.03.2017
2.	Appnit Technologies Private Limited	22.03.2017
3.	Bajaj Finance Limited	08.02.2017
4.	Balancehero India Private Limited	18.07.2017
5.	Delhi Metro Rail Corporation Limited	20.02.2017
6.	Flytech Aviation Limited	28.04.2017
7.	Manappuram Finance Limited	08.02.2017
8.	Nucleus Software Exports Limited (Known as 'PaySe')	22.03.2017
9.	Obopay Mobile Technology India Private Limited	17.10.2017
10.	Pine Labs Private Limited	10.03.2017
11.	Tri O Tech Solutions Private Ltd.	18.01.2017
12.	Virgosoft IT Services Private Limited	27.02.2017
13.	Yeldisoftcom Private Limited	27.02.2017

PPI Issuers (Banks)

Sl. No.	Particulars of the Entity	Date of Authorisation
1.	Aditya Birla Idea Payments Bank Limited	26.04.2017
2.	Au Small Finance Bank Limited	08.02.2017
3.	Bank of Maharashtra	01.02.2017
4.	Equitas Small Finance Bank Limited	20.01.2017
5.	Fino Payments Bank Limited	20.06.2017
6.	IDFC Bank Limited	19.05.2017
7.	Indian Overseas Bank	02.01.2017
8.	Jio Payments Bank Limited	10.04.2017
9.	Kerala Gramin Bank	19.04.2017

Sl. No.	Particulars of the Entity	Date of Authorisation
10.	Paytm Payments Bank Limited	02.02.2017
11.	Pragathi Krishna Gramin Bank	20.04.2017
12.	Punjab and Sind Bank	06.01.2017
13.	The Catholic Syrian Bank Limited	31.10.2017
14.	The Saraswat Co-operative Bank Limited	13.09.2017
15.	UCO Bank	30.12.2016
16.	United Bank of India	05.05.2017

Source: RBI

Revision of NPS employees to old pension scheme

387. SHRI NEERAJ SHEKHAR: Will the Minister of FINANCE be pleased to refer to answer to Unstarred Question 1506 given in Rajya Sabha on 29th November, 2016 and state:

(a) whether Government has filed any petition before Kerala High Court against the orders of Central Administrative Tribunal, Ernakulam bench which had ordered the Central Government to revert the employees who had joined after 1st January, 2004 under NPS to old pension scheme and had observed that date of vacancy/ advertisement should be the basis for inclusion under NPS instead of the date of joining;

(b) if so, the details thereof along with the details of petition number and date thereof; and

(c) if not, the reasons why Government has not implemented the orders of CAT and reverted the employees?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) to (c) Yes, Sir. Department of Posts has informed that OP (CAT) 304/2016 has been filed before the Hon'ble High Court of Kerala against the order of the Hon'ble Central Administrative Tribunal (CAT) dated 15.02.2016 in Original Application No. 20/2015, and the same is still pending before the Hon'ble High Court. The OP (CAT) No. 304/2016 was admitted on 01.12.2016 and an interim order of stay on the operation of the order of the Hon'ble CAT dated 15.02.2016 was granted by the Hon'ble High Court of Kerala and the same was extended until further orders on 12.01.2017.