

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 889**

ANSWERED ON TUESDAY, DECEMBER 03, 2024/AGRAHAYANA 12, 1946 (SAKA)

**RUPAY CREDIT CARD PENETRATION IN KARNATAKA**

889. SHRI NARAYANA KORAGAPPA:

Will the Minister of FINANCE be pleased to state:

- (a) the details of RuPay Credit Card penetration as on date, State-wise and district-wise in Karnataka;
- (b) the details of Rupay Credit Card linked UPI transactions as on date, State-wise and district-wise in Karnataka;
- (c) whether Government will remove interchange fees and Merchant Discount Rates (MDR) for RuPay Credit Card linked UPI transactions for lesser than ₹ 10,000/- to accelerate financial inclusion and penetration in Tier-II and Tier-III regions; and
- (d) if so, the details thereof?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI PANKAJ CHAUDHARY)

- (a) The details of state-wise RuPay Credit Card transactions including district-wise transactions in the state of Karnataka is provided in Annexure-I.
- (b) The Unified Payment Interface (UPI) transactions do not capture the geo-locations. However, the financial year-wise details of Rupay Credit Card linked UPI transactions is provided in the Annexure-II.
- (c) & (d) In order to promote financial inclusion in tier-II and below regions, various initiatives have been taken from time to time. One such initiative is the introduction of RuPay Credit Card linked with UPI which provides additional avenues of credit facility to the users making UPI payments. National Payments Corporation of India (NPCI) has further informed that the Merchant Discount Rates (MDR) and interchange fee on RuPay Credit Card linked UPI transactions is Zero for transactions upto ₹ 2000 for small merchants irrespective of the regions.

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**Annexure-IA**

**State-wise RuPay Credit Card transactions in Oct 2024**

S.No	State	Volume*	Value (₹)*
1	PUNJAB	413,036	1,981,929,312
2	ANDAMAN & NICOBAR ISLAND	4,515	11,019,202
3	KERALA	942,716	1,932,127,922
4	KARNATAKA	827,966	3,372,621,985
5	GOA	42,574	157,159,920
6	ARUNACHAL PRADESH	7,780	21,954,160
7	GUJARAT	735,240	4,114,109,457
8	RAJASTHAN	457,066	2,256,806,561
9	HARYANA	527,137	2,402,008,939
10	CHANDIGARH	63,981	267,799,525
11	TRIPURA	11,938	34,921,377
12	TELANGANA	1,010,025	5,065,115,399
13	HIMACHAL PRADESH	46,900	171,649,597
14	UTTARAKHAND	123,360	512,033,694
15	LADAKH	4,209	8,657,293
16	ODISHA	295,632	1,344,098,873
17	DELHI	661,605	2,422,770,376
18	NAGALAND	5,696	17,116,880
19	PONDICHERRY	33,236	134,165,365
20	UTTAR PRADESH	1,031,831	5,212,815,894
21	LAKSHADWEEP	20	67,310
22	SIKKIM	4,224	16,487,033
23	WEST BENGAL	442,684	1,852,815,673
24	JHARKHAND	128,816	562,715,114
25	ASSAM	99,427	303,916,139
26	BIHAR	188,238	1,190,636,248
27	TAMIL NADU	1,143,212	3,956,676,658
28	MIZORAM	1,058	2,821,165
29	MANIPUR	6,574	22,037,175
30	MEGHALAYA	12,694	28,601,205
31	JAMMU AND KASHMIR	89,240	340,071,221
32	ANDHRA PRADESH	580,626	3,222,315,051
33	DADRA NAGAR HAVELI & DAMAN AND DIU	16,359	60,236,233
34	MAHARASHTRA	1,500,107	6,926,809,509
35	CHHATTISGARH	86,002	426,589,002
36	MADHYA PRADESH	330,936	1,964,379,247
37	OTHERS #	49,653	188,698,605
	<b>Total</b>	<b>11,926,313</b>	<b>52,506,754,320</b>

\* Data as per the pincodes of POS terminal captured by acquiring banks

# Data where the pincodes of POS terminal are not captured

**Annexure-IB**

**District-wise RuPay Credit Card transactions in Karnataka in Oct 2024**

<b>S.No.</b>	<b>District</b>	<b>Volume</b>	<b>Value (₹)</b>
1	KOLAR	9,275	57,824,344
2	CHAMARAJA NAGAR	4,019	22,929,051
3	BIDAR	9,469	69,653,785
4	YADGIRI	1,367	12,673,087
5	DHARWAD	18,093	72,709,299
6	DAVANAGERE	8,764	47,417,624
7	SHIVAMOGGA	11,191	56,011,011
8	RAMANAGAR	6,259	35,418,738
9	KODAGU	5,572	21,011,833
10	UDUPI	16,670	64,579,360
11	UTTARA KANNADA	110	132,207
12	MANDYA	9,528	48,838,130
13	DHARWAR	126	324,268
14	TUMAKURU	11,938	64,214,883
15	MYSURU	53,478	232,808,000
16	RAICHUR	4,472	29,499,845
17	CHIKKAMAGALURU	6,162	29,793,401
18	HAVERI	3,132	13,401,102
19	GADAG	1,738	6,794,378
20	BAGALKOT	4,686	20,200,440
21	KOPPAL	2,384	11,661,943
22	BALLARI	9,942	55,695,181
23	VIJAYAPURA	6,395	49,693,176
24	HASSAN	12,033	68,931,958
25	BELAGAVI	29,970	115,723,085
26	UTTARA KANNADA	6,528	20,371,074
27	BENGALURU	491,888	1,834,168,194
28	CHITRADURGA	4,057	18,697,672
29	BENGALURU RURAL	35,826	135,899,543
30	DAKSHINA KANNADA	37,344	120,365,974
31	CHIKKBALLAPURA	5,550	35,179,399
<b>Total</b>		<b>827,966</b>	<b>3,372,621,985</b>

*\*Data as per the pinodes of POS terminal captured by acquiring banks*

## Annexure-II

### UPI transactions on RuPay Credit Cards

Financial Year	Volume (in Lakhs)	Value (in crore)
<b>FY 2022-23*</b>	8.68	134.67
<b>FY 2023-24</b>	3,628.99	33,439.24
<b>FY 2024-25**</b>	7,500.52	63,825.80
<b>Total</b>	<b>11,138.19</b>	<b>97,399.71</b>

\* RuPay Credit Card linked UPI was launched in September 2022

\*\*Till Oct 2024