

File No: 21(8)/2016-Comp (E-332455)
Government of India
Ministry of Consumer Affairs, Food and Public Distribution
Department of Food & Public Distribution

Krishi Bhawan, New Delhi
Dated: 28-04-2022

To,

Principal Secretary / Secretary,
Department of Food & Civil Supplies,
All State Governments / UT Administrations.

Subject : Action taken report on the Record of Discussion of the meeting taken by Secretary with the Officers who have attended the Civil Services Day on 21.04.2022 - reg

Madam/Sir,

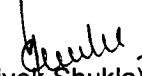
As you are aware, the Government of India has accorded highest priority to the promotion of digital payments as in today's digital era, there is an imperative need for India to reduce its reliance on cash-based transactions and to transform into a digitally empowered economy.

2. In this context, it may be noted that this Department has always emphasized on the use of various digital/cashless modes at Fair Price Shops (FPSs); i.e. Aadhaar Enabled Payment System (AePS), Card based payments, UPI & e-Wallet etc; and for this purpose Department has issued instructions/guidelines/circulars in the past, to urge States/UTs to take appropriate measures for increasing digital payments at FPSs. A list of NPCI enabled banks for Bharat QR Code / UPI is attached for enabling the cashless payments. However, AePS is the most preferable & transparent mode for cashless transactions, as nearly 100% FPSs are automated and >90% beneficiaries are Aadhaar seeded in the country.

3. Considering the facts elaborated above, the States Governments & UT Administrations are requested to organize meetings with the banks, representatives from CSCs, NPCI, UIDAI, FPS Dealers, Vendors and System Integrators, to make a roadmap for adopting cashless mode of transactions at all automated FPSs, by enabling Aadhaar Enabled Payment System (AePS) or any other mode, as mentioned above, for easy and convenient cashless transactions/payments.

Encl : As above

Yours faithfully,


(Vivek Shukla)
Director (PD)
011-23384653

28.04.22

Copt to : Deputy Director General/HoD, FPD, NIC (Hq), CGO Complex, New Delhi 110003

List of UPI Live Banks		
Sr No	Bank Name	Details
1	Axis Bank	PSP & Issuer
2	Bank of Baroda	PSP & Issuer
3	Bank of Maharashtra	PSP & Issuer
4	Canara Bank	PSP & Issuer
5	Catholic Syrian Bank	PSP & Issuer
6	Central Bank of India	PSP & Issuer
7	DBS Digibank	PSP & Issuer
8	Federal Bank	PSP & Issuer
9	HDFC Bank	PSP & Issuer
10	HSBC	PSP & Issuer
11	ICICI Bank	PSP & Issuer
12	IDBI Bank	PSP & Issuer
13	IDFC Bank	PSP & Issuer
14	Indian Bank	PSP & Issuer
15	Indian Overseas Bank	PSP & Issuer
16	IndusInd Bank	PSP & Issuer
17	Karnataka Bank	PSP & Issuer
18	Karur vysya Bank	PSP & Issuer
19	Kotak Mahindra Bank	PSP & Issuer
20	Punjab & Sind Bank	PSP & Issuer
21	Punjab National Bank	PSP & Issuer
22	RBL Bank	PSP & Issuer
23	South Indian Bank	PSP & Issuer
24	Standard Chartered Bank	PSP & Issuer
25	State Bank of India	PSP & Issuer
26	TJSB Bank	PSP & Issuer
27	UCO Bank	PSP & Issuer
28	Union Bank of India	PSP & Issuer
29	Yes Bank	PSP & Issuer
30	Bank of India	PSP & Issuer
31	City Union Bank	PSP & Issuer
32	Jammu & Kashmir bank	PSP & Issuer
33	Janta Sahakari Bank Pune	PSP & Issuer
34	Equitas small finance bank	PSP & Issuer
35	Airtel Payments Bank	PSP & Issuer
36	Fino Payments Bank	PSP & Issuer
37	Paytm Payments Bank	PSP & Issuer
38	Bandhan Bank	PSP & Issuer
39	Jio Payments Bank	PSP & Issuer
40	Dhanlaxmi Bank	PSP & Issuer
41	India Post Payments Bank	PSP & Issuer
42	ESAF Small Finance Bank	PSP & Issuer
43	AU Small Finance Bank	PSP & Issuer
44	Dombivli Nagri Sahakari Bank	PSP & Issuer

45	NSDL Payments Bank	PSP & Issuer
46	SBM Bank	PSP & Issuer
47	Utkarsh Small Finance Bank	PSP & Issuer
48	Cosmos Co op Bank*	PSP & Issuer
49	The Surat Peoples Co op Bank*	PSP & Issuer
50	Jana Small Finance Bank	PSP & Issuer
51	Deutsche Bank	Issuer
52	A P Mahesh Co-operative Urban Bank Ltd	Issuer
53	DCB Bank	Issuer
54	Saraswat Bank	Issuer
55	Apna Sahakari Bank Ltd	Issuer
56	Vasai Vikas sahakari bank ltd	Issuer
57	Thane Bharat Sahakari Bank	Issuer
58	Mehasana Urban co op Bank	Issuer
59	GP Parsik	Issuer
60	Kalyan Janta Sahakari	Issuer
61	CITI Retail	Issuer
62	Rajkot Nagrik sahakari Bank	Issuer
63	Maharashtra Gramin Bank	Issuer
64	Gujarat State Co-operative Bank	Issuer
65	Hasti Co op Bank	Issuer
66	GS Mahanagar Co op Bank(MAHANAGR BANK IN MAIN DATA BANK)	Issuer
67	Karnataka Vikas Gramina Bank	Issuer
68	Andhra Pragathi Gramina Bank	Issuer
69	Kallapanna Arwade Ichalkaranji Janata sahakari Bank	Issuer
70	Kerala Gramina Bank	Issuer
71	Pragathi Krishna Gramin Bank	Issuer
72	Andhra pradesh gram in Vikas Bank	Issuer
73	Chhatisgarh Rajya Gramin Bank	Issuer
74	Purvanchal Bank	Issuer
75	Telangana Gramin Bank	Issuer
76	Saurashtra Gramin Bank	Issuer
77	Meghalaya Rural Bank	Issuer
78	Uttarakhand Gramin Bank	Issuer
79	Jharkhand Rajya Gramin Bank	Issuer
80	Rajasthan Marudhar Gramin Bank	Issuer
81	Mizoram Gramin Bank	Issuer
82	Bassein Catholic Co operative Bank	Issuer
83	Tamilnad Mercantile Bank	Issuer
84	Assam Gramin Vikas Bank	Issuer
85	Jalgaon Janta co op Bank	Issuer
86	The Vishweshwar Sahakari Bank Limited	Issuer
87	Tripura Gramin Bank	Issuer
88	Manipur Gramin Bank	Issuer
89	Chaitanya Godavari Gramin Bank	Issuer
90	Kashi Gomati Gramin Bank	Issuer

91	SVC Bank	Issuer
92	Baroda Gujarat Gramin Bank	Issuer
93	Baroda Rajasthan Kshetriya Gramin Bank	Issuer
94	The Sutex Co Op Bank	Issuer
95	NKGSB Co op Bank	Issuer
96	Ujjivan Small Finance Bank	Issuer
97	Baroda Uttar Pradesh Gramin bank	Issuer
98	Samruddhi Co-operative Bank Ltd	Issuer
99	The Varanchha Co Op Bank Ltd	Issuer
100	Urban Co op BankLtd, Dharangaon	Issuer
101	Suco Souharda Sahakari Bank Ltd	Issuer
102	Sarva Haryana Gramin Bank	Issuer
103	Telangana State Co op Apex Bank	Issuer
104	Andhra Pradesh State Cooperative Bank	Issuer
105	Maharashtra State Cooperative Bank	Issuer
106	Paschim Banga Gramin Bank	Issuer
107	Bhilwara Urban Co-operative Bank Ltd	Issuer
108	Suvarnayug Sahakari Bank Ltd.	Issuer
109	The Udaipur Mahila Urban Co-Operative Bank Ltd.	Issuer
110	Maratha Coopative Bank Ltd	Issuer
111	The Vijay Co-operative Bank Ltd, Ahmedabad	Issuer
112	The Udaipur Mahila Samridhi Urban Co-operative Bank Ltd.	Issuer
113	Sarva UP Gramin Bank	Issuer
114	The Muslim Cooperative Bank Ltd	Issuer
115	Hutatma Co Op Bank Ltd	Issuer
116	Punjab Gramin Bank	Issuer
117	Abhyudaya Co-op Bank Ltd	Issuer
118	Nainital Bank Ltd	Issuer
119	Himachal Pradesh Gramin Bank	Issuer
120	The Ahmedabad Mercantile Coop bank	Issuer
121	The Ahmedabad District Coop bank	Issuer
122	Madhya Bihar Gramin Bank(Dakshin Bihar Gramin Bank)	Issuer
123	Adarsh Cooperative Bank Ltd	Issuer
124	Suryoday Small Finance Bank Ltd	Issuer
125	Shree Kadi Nagarik Sahakari Bank Ltd	Issuer
126	J & K Grameen Bank	Issuer
127	The Municipal Co-op Bank	Issuer
128	The Malad Sahakari Bank	Issuer
129	The Baroda Central Co-op Bank Ltd	Issuer
130	Fincare Small Finance Bank	Issuer
131	Kalupur Commercial Bank	Issuer
132	Patan Nagrik Sahakari Bank	Issuer
133	Sarvodaya Commercial Co-operative Bank	Issuer
134	Sindhudurg Co-op Bank	Issuer
135	Bharat Co-op Bank(mumbai)	Issuer
136	Vikas Souharda Co-op Bank	Issuer
137	Shri Arihant Co-operative Bank Ltd	Issuer

138	The Udaipur Urban Co-Operative Bank Ltd.	Issuer
139	Sandur Pattana Souharda Sahakari Bank	Issuer
140	Nutan Nagrik Sahakari Bank	Issuer
141	The SSK Co-op Bank	Issuer
142	The Ahmednagar Merchants Co-op Bank Ltd	Issuer
143	The Baramati Sahakari Bank Ltd	Issuer
144	Shri Veershaiv Co-op Bank Ltd	Issuer
145	The Sabarkantha district Central Coop Bank Ltd	Issuer
146	Priyadarshini Nagari Sahakari Bank Ltd Jalna	Issuer
147	The Satara District Central Co-operative Bank Ltd.	Issuer
148	The Kaira District Central Co-Op. Bank Ltd.	Issuer
149	The Banaskantha District Central Co-Op. Bank Ltd.	Issuer
150	The Visakhapatnam Cooperative Bank Ltd.	Issuer
151	Bhagini Nivedita Sahakari Bank Ltd,Pune	Issuer
152	The Anand Mercantile Co-Op. Bank Ltd.	Issuer
153	Citizen Co-operative Bank Ltd - Noida	Issuer
154	Shri Rajkot District Co op Bank Ltd	Issuer
155	Krishna Bhima Samruddhi Local Area Bank	Issuer
156	Chartered Sahakari Bank Niyamitha	Issuer
157	Sterling Urban Co-operative Bank Ltd	Issuer
158	Capital Small Finance Bank	Issuer
159	Kokan Merchantile Co-operative Bank Ltd	Issuer
160	Pune Cantonment Sahakari Bank Ltd	Issuer
161	Rani Channamma Mahila Sahakari Bank Belagavi	Issuer
162	The Gadchiroli District Central Co-operative Bank	Issuer
163	Fingrowth Co-operative Bank Ltd	Issuer
164	The Banaskantha Mercantile Co-operative Bank Limited	Issuer
165	Bank of America NA	Issuer
166	Nagarik Sahakari Bank Maryadit, Vidisha	Issuer
167	Jalna Merchant's Cooperative Bank Ltd., Jalna	Issuer
168	The Darussalam Cooperative Urban Bank Ltd	Issuer
169	The Gayatri Co-operative Urban Bank Ltd	Issuer
170	Janaseva Sahakari Bank Ltd Pune	Issuer
171	Janakalyan Sahakari Bank	Issuer
172	The Himachal Pradesh State Co-operative Bank Ltd	Issuer
173	Sri Vasavamba Cooperative Bank Ltd	Issuer
174	Pali Urban Co-operative Bank Ltd	Issuer
175	Manvi Pattana Souharda Sahakari Bank NI	Issuer
176	Jivan Commercial Co-operative Bank Ltd	Issuer
177	Shree Dharati Co-operative Bank Ltd	Issuer
178	Coastal Local Area Bank Ltd	Issuer
179	Citizens Co-operative Bank Ltd	Issuer
180	Shri Chhatrapathi Rajarshi Shahu Bank	Issuer
181	The Kanakmahalakshmi Co-operative Bank Ltd	Issuer
182	The Pochampally Co-operative Urban bank Ltd	Issuer
183	The Surat District Co-op Bank Ltd.	Issuer
184	Yadagiri Lakshmi Narasimha Swamy Co-Op Urban Bank Ltd	Issuer

185	The Modasa Nagarik Sahakari Bank Limited	Issuer
186	Shri Mahila Sewa Sahakari Bank Limited	Issuer
187	Kolhapur District Central Co-operative Bank Limited	Issuer
188	Smriti Nagrik Sahakari Bank Maryadit, Mandsaur	Issuer
189	Indore Paraspar Sahakari Bank Ltd	Issuer
190	Samarth Sahakari Bank Limited	Issuer
191	Associate Co-operative Bank Limited, Surat	Issuer
192	Shri Basaveshwar Sahakari Bank Niyamit, Bagalkot	Issuer
193	The Adarsh Urban Co-op. Bank Ltd., Hyderabad	Issuer
194	The Vallabh Vidyanagar Commercial Co-operative Bank Ltd	Issuer
195	Malviya Urban Co-operative Bank Limited	Issuer
196	Sri Rama Co-operative Bank Ltd	Issuer
197	Model Co-operative Bank Limited	Issuer
198	The Merchants Souharda Sahakari Bank Ltd	Issuer
199	Prime Co-operative Bank Ltd.	Issuer
200	Shivalik Mercantile Co-op. Bank Ltd.	Issuer
201	Saibaba Nagari Sahakari Bank Maryadit	Issuer
202	Madhya Pradesh Rajya Sahakari Bank Maryadit	Issuer
203	Mann Deshi Mahila Sahkari Bank Limited	Issuer
204	Shree Mahavir Sahakari Bank Ltd	Issuer
205	The New Urban Co-Operative Bank Ltd. Rampur	Issuer
206	North East Small Finance Bank Limited	Issuer
207	The Akola District Central Cooperative Bank Ltd	Issuer
208	Irinjalakuda Town Co-Operative Bank Ltd	Issuer
209	Surat National Co-operative Bank Limited	Issuer
210	The Sirsi Urban Sahakari Bank Limited	Issuer
211	VIKRAMADITYA NAGRIK SAHAKARI BANK	Issuer
212	The Rajkot Commercial Co op Bank Ltd.	Issuer
213	Sadhana Sahakari Bank Ltd Pune	Issuer
214	The Eenadu Coop Urban Bank Ltd	Issuer
215	Chhattisgarh Rajya Sahakari Bank Mydt	Issuer
216	Sadhana Sahakari Bank Ltd Pune	Issuer
217	Sardar Vallabhbhai Sahakari Bank Ltd	Issuer
218	Lonavala Sahakari Bank Ltd	Issuer
219	The Godhra Urban Coop Bank Ltd	Issuer
220	Vaishya Nagari Sahakari Bank Ltd Parbhani	Issuer
221	Kolhapur Mahila Sahakari Bank Ltd.	Issuer
222	Rajgurunagar Sahakari Bank Ltd.	Issuer
223	The Jalgaon Peoples Co-op Bank Ltd.	Issuer
224	Bhadradri Co-operative Urban Bank	Issuer
225	Shree Panchganga Nagari Sahakari Bank Ltd	Issuer
226	The Kakatiya Co-operative Urban Bank Limited	Issuer
227	Shri Janata Sahakari Bank Limited, Halol	Issuer
228	The Dahod Urban Co-operative Bank Limited	Issuer
229	The Sarvodaya Nagrik Sahakari Bank Limited	Issuer
230	Deogiri Nagari Sahakari Bank Ltd Aurangabad	Issuer
231	Navi Mumbai Co-operative Bank Limited	Issuer

232	Ambajogai Peoples Co-operative Bank Limited	Issuer
233	Mahesh Sahakari Bank Limited	Issuer
234	The Bhagyodaya Co-operative Bank Limited	Issuer
235	The Khamgaon Urban Co-operative Bank Ltd, Khamgaon	Issuer
236	The Kolhapur Urban Cooperative Bank Ltd., Kolhapur	Issuer
237	The Sardar Bhiladwala Pardi People's Co-Op. Bank Ltd.	Issuer
238	The Saurashtra Co-operative Bank Ltd., Ahmedabad	Issuer
239	Tirupati Urban Co-operative Bank Limited	Issuer
240	The Kranthi Co-operative Urban Bank Limited	Issuer
241	Rajarshi Shahu Sahakari Bank Limited	Issuer
242	Karnataka Mahila Sahakara Bank Niyamitha	Issuer
243	The Karnataka State Co-operative Apex Bank Limited	Issuer
244	Sree Charan Souhardha Co-operative Bank Limited	Issuer
245	The Jamkhandi Urban Co-operative Bank Ltd	Issuer
246	Amreli Jilla Madhyastha Sahakari Bank Ltd	Issuer
247	Saraspur Nagrik Co-operative Bank Ltd	Issuer
248	The Co-operative Bank of Mehsana Ltd	Issuer
249	The Mandvi Nagarik Sahakari Bank Ltd	Issuer
250	Jijamata Mahila Sahakari Bank Ltd	Issuer
251	Sri Sudha Cooperative Bank Ltd	Issuer
252	The Gandhinagar Nagrik Cooperative Bank Ltd	Issuer
253	Kankaria Mainagar Nagrik Sahakari Bank Ltd	Issuer
254	Akhand Anand Co.op Bank Ltd	Issuer
255	The Surat Mercantile Coop Bank Ltd	Issuer
256	Shri Bharat Urban Co-operative Bank Ltd Jaysingpur	Issuer
257	Mahanagar Nagrik Sahakari Bank Maryadit	Issuer
258	Veerashaiva Sahakari Bank Ltd	Issuer
259	Colour Merchants Co-operative Bank Ltd	Issuer
260	The Pratap Co-operative Bank Ltd	Issuer
261	Nagrik Sahakari Bank Maryadit Gwalior	Issuer
262	Vaishya Sahakari Bank Ltd Mumbai	Issuer
263	The Agrasen Co-operative Urban Bank Ltd	Issuer
264	The Navnirman Co-operative Bank	Issuer
265	Dattatraya Maharaj Kalambe Jaoli Sahakari	Issuer
266	Textile Traders Co-operative Bank Limited	Issuer
267	The Junagadh Commercial Co-op Bank Ltd	Issuer
268	Sundarlal Sawaji Urban Co-Op Bank Ltd	Issuer
269	The Nandura Urban Coop Bank Ltd Nandura	Issuer
270	The Greater Bombay Co-operative Bank Limited	Issuer
271	Ajanta Urban Co-Op Bank Ltd	Issuer
272	The Thane Dist. Central Co-op. Bank Ltd	Issuer
273	Arvind Sahakari Bank Ltd	Issuer
274	Pune Urban Co-operative Bank Ltd	Issuer
275	POORNAWADI NAGRIK SAHAKARI BANK M.BEED.	Issuer
276	Deendayal Nagari Sahakari Bank Ltd	Issuer
277	Himatnagar Nagarik Sahakari Bank Ltd	Issuer
278	The Business Co-Operative Bank Ltd	Issuer

279	Dapoli Urban Co Op Bank Ltd Dapoli	Issuer
280	SAMATA SAHAKARI BANK LTD	Issuer
281	The Kodungallur Town Co-operative Bank Ltd	Issuer
282	THE KARNAVATI CO.OP. BANK LTD	Issuer
283	THE BARODA CITY CO OPERATIVE BANK LTD	Issuer
284	THE MAHARASHTRA MANTRALAYA & ALLIED OFFICES CO-OPERATIVE BANK LTD MUMBAI	Issuer
285	The Gandevi Peoples Co Operative Bank Limited	Issuer
286	PUNE PEOPLES CO-OP.BANK LTD.td>	Issuer
287	Baran Nagrik Sahkari Bank Ltd	Issuer
288	THE MAHAVEER CO-OPERATIVE BANK LTD	Issuer
289	BALOTRA URBAN CO-OPERATIVE BANK LTD	Issuer
290	The Sangamner Merchants Co op Bank Ltd	Issuer
291	Rajkot Peoples Cooperative Bank Ltd	Issuer
292	Shree Mahalaxmi Urban Co-op Credit Bank Ltd.	Issuer
293	The Udupi Co-operative Town Bank Ltd - Udupi	Issuer
294	Shree Basaveshwar Urban Co-op Bank Ltd Ranebennur	Issuer
295	THE PANCHMAHAL DISTRICT CO OPERATIVE BANK LTD	Issuer
296	VALMIKI URBAN CO-OP BANK LTD - PATHRI	Issuer
297	The Chembur Nagarik Sahakari Bank	Issuer
298	Indrayani Co-operative Bank Ltd	Issuer
299	The Commercial Cooperative Bank Limited	Issuer
300	Bhavnagar District Co Op Bank Ltd	Issuer
301	The Rajasthan State Co-operative Bank Ltd	Issuer
302	The National Co-operative Bank Ltd	Issuer
303	Shri Mahalaxmi Co-Op Bank	Issuer
304	Jampeta Co-operative Urban Bank Ltd	Issuer
305	Sudha Co Operative Urban Bank	Issuer
306	People's Urban Co-operative Bank	Issuer
307	Pavana Sahakari Bank Ltd.	Issuer
308	Mansing Co-op. Bank Ltd.	Issuer
309	Dausa Urban Cooperative Bank Ltd	Issuer
310	Indore Premier Cooperative Bank Limited.	Issuer
311	Jila Sahakari Kendriya Bank Maryadit Khargone	Issuer
312	The Junagadh Jilla Sahakari Bank Ltd.	Issuer
313	ICICI Bank	PSP & PPI Issuer
314	LivQuik Technology (India) Private Limited	PSP & PPI Issuer