National Common Mobility Card

Recently the Prime Minister has launched the **indigenously-developed National Common Mobility Card (NCMC)** to enable people to pay **multiple kinds of transport charges, including metro services and toll tax, across the country.**

- Dubbed as **'One Nation One Card',** the inter-operable transport card would allow the holders to pay for their **bus travel, toll taxes, parking charges, retail shopping and even withdraw money.**
- In December, 2018 the Delhi government had also launched a common mobility card for travelling in Metro trains, Delhi Transport Corporation, and cluster buses. These cards, however, **cannot be used for paying parking fees,** at toll booths in the Capital, or for retail.

Features

- This is India's First Indigenously Developed Payment Eco-system for transport and consists of **NCMC Card, SWEEKAR (Swachalit Kiraya: Automatic Fare Collection System) and SWAGAT (Swachalit Gate- a gate and card-reader system)** which is based on NCMC Standards.
  - The three together will enable the use of the national mobility card across the country without a conflict with existing point-of-sale (PoS) machines.
- The cards can be issued by all public and private banks the same way credit, debit, and prepaid cards are issued.
- The **Ministry of Housing & Urban Affairs** brought to the fore the National Common Mobility Card (NCMC) to enable seamless travel by different metros and other transport systems across the country besides retail shopping and purchases.

Background

- To ensure a seamless travel across metros and other transport systems in addition to retail shopping and purchases, the **Ministry of Housing & Urban Affairs (MoHUA) came out with the National Common Mobility Card (NCMC) Program.**
- The Union Ministry of Urban Affairs have been **working on it since 2006,** when it was envisaged as part of the **National Urban Transport Policy (NUTP).**
  - The Ministry formed a **committee in 2014** with representatives from National Informatics Centre (NIC)**, Centre for Development of Advance Computing (C-DAC), Bureau of Indian Standards (BIS),** National Payment Corporation of India **(NPCI) and the Ministry of finance to develop the NCFC ecosystem.**
  - NPCI was given the mandate to **develop the specifications for card & terminal** to support the NCMC ecosystem.
  - CDAC was entrusted the task of **finalization of NCMC specification for AFC system** including the interface with Bank server. CDAC worked in collaboration with NPCI to complete this activity.
  - Thereafter, **Bharat Electronics Limited (BEL) was roped in for making Gates & Reader.**
- This is the first gate and the reader which has been manufactured by an Indian company. This is also the **first indigenous payment reader which has been certified as per International standards.**

- With this, India joins the very few elite nations who have indigenous capacity on gate and reader production.

Benefits

- This will help in **higher digital payments penetration, savings on closed loop card lifecycle management cost and reduced operating cost.** The rich data insights may be used by operators for business intelligence leading to efficient operation.
- NCMC Ecosystem will further help government in **digitization of low value payments** and **reduced cost for the entire ecosystem.**

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