NPCI was set up under the guidance and support of RBI & IBA. It is the Umbrella Organization for all retail payments in India. Incorporated in the year 2008, presently 56 banks are shareholders of NPCI out of which there are 19 Public Sector Banks, 10 Regional Rural Banks, 17 Private Sector Banks, 7 Multi State Co-op Banks, 3 Foreign Banks, and 17 Foreign Banks.
NPCI’s product suite is well geared towards furthering financial inclusion.
To achieve NPCI Mission of Touching Every Indian with one or the other payment services

**Bottom up Approach**

### Societal Layer

**Bottom Layer**

- 250 Million people who do not have mobile phone and depends on DBT*

**Middle Layer**

- 500 Million people have the feature phones

**Top Layer**

- 250 Million people who have smart phones

### Population Insight

### NPCI Products

- BBPS
- AAPS
- RuPay
- *99*

### Opportunity

- Unserved/under served
- Minimum competition
- Highly focused attention by Govt.
- Maximum potential for organic growth

- Travel tickets, Life insurance, ETF, Rent vouchers, EMI, Bill payments, POS

- Potential for Credit card, ETC, card less transactions, QR based transactions
Banks Issuing RuPay Cards [including Co-op Banks & RRBs] 1000+

Banks Issuing Platinum Debit Cards 45+

Banks Issuing International Platinum Debit Cards 30+

Total no. of RuPay cards as on Dec’17 440 Mn

Total no. of cards as on Dec’17 by Cooperative & RRB Banks 52+ Mn
Current Volume

RuPay holds 53% of market share on Debit Cards

- **1000+** Banks issuing RuPay cards
- **440+ Million** Total cards in force
- **15+ Million** Total Platinum Cards in force
- **45+** Banks issuing International Cards

~~200 Mn~ Total Transactions/month

- **POS** - ~40 Mn txns
- **eCom** - ~20 Mn txns
- **ATM** - ~150 Mn txns
420 Mn RuPay Cards – 50% of Total Cards in India

- Classic 150 Mn
- PMJDY 230 Mn
- Platinum 15 Mn
- KCC 25 Mn
RuPay - Benefits

- Simplified and Affordable Pricing
- Customized Product Offerings
- High Security Features
- Acceptance at all PoS/e-Comm Merchants
<table>
<thead>
<tr>
<th>Feature</th>
<th>Debit Platinum</th>
<th>Debit Classic</th>
<th>Debit PMJDY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welcome Offer</td>
<td>✔️</td>
<td>×</td>
<td>×</td>
</tr>
<tr>
<td>Insurance</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Cashbacks</td>
<td>✔️</td>
<td>×</td>
<td>×</td>
</tr>
<tr>
<td>Lounge Access</td>
<td>✔️</td>
<td>×</td>
<td>×</td>
</tr>
<tr>
<td>Concierge</td>
<td>✔️</td>
<td>×</td>
<td>×</td>
</tr>
<tr>
<td>Merchant Offers</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
</tbody>
</table>
### RuPay – Debit Card Key Features

<table>
<thead>
<tr>
<th>Feature</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>RuPay Insurance Program:</strong></td>
<td>Death due to Personal Accident and Permanent Disability</td>
</tr>
<tr>
<td></td>
<td>All RuPay Platinum Debit cardholders are eligible for the Insurance cover of upto Rs. 2lakh.</td>
</tr>
<tr>
<td><strong>RuPay Domestic Lounge Access Program:</strong></td>
<td>Two Free Access Per Quarter for Platinum Cardholder</td>
</tr>
<tr>
<td></td>
<td>Free access across 35+ airports lounges in 15 Cities</td>
</tr>
<tr>
<td><strong>RuPay Concierge Services:</strong></td>
<td>Personal Assistance Anytime, Anywhere. 24/7 assistance is available in Hindi &amp; English language.</td>
</tr>
<tr>
<td><strong>Activation Offer:</strong></td>
<td>Exclusive offers from various brands</td>
</tr>
<tr>
<td><strong>Other Offers:</strong></td>
<td>Merchant offers provided to RuPay cardholder in various segment</td>
</tr>
</tbody>
</table>
PMJDU – Debit Cards

A total of 230+ Mn PMJDU cards has been issued till date

PMJDU Scheme was launched August’14

A Total of 57 Banks are issuing PMJDU cards
The above graph depicts the Month on Month issuance of PMJDY Cards.
The above graph depicts the Month on Month activation trend of PMJDY.

The average activation rate of PMJDY cards for ATM, PoS & E-Commerce can be enhanced up to 50%, 20% and 10% respectively.
Measures to resolve the problem statement

There is scope for enhancement of activation rate of PMJDY cards across all the 3 channels i.e. ATM, PoS and E-Commerce. In order to increase the activation and to prevent further declines some initiative needs to be taken e.g. campaign / special offers / limited offers to drive activation / customer education.
In the month of December’16 and January’17, post demonetization, there has been a substantial increase in ATM, POS and E-Commerce transaction which reached to high of 81Mn, 28.62Mn and 7.42Mn at ATM, POS and E-Commerce respectively which has declined gradually.

There is a scope in enhancing the transactions across all the 3 channels through various offers / campaigns / customer education.
Support Required – RuPay Activation

- Activation of RuPay card especially PMJDY card by assigning target through SLBC to the lead bank.
- Directing banks to increase the presence of merchant acceptance points (POS/Bharat QR/BHIM QR) across all districts with service areas approach being deputed to each branch.
- Giving a mandate to all the bank branches/BCs/CSCs in the state for creating awareness on the benefits of RuPay (coverage of accidental insurance etc.) and targeting issuance and activation of RuPay cards.
- Acceptance of RuPay card across all websites of the state Govt. and billers
- Adopting open loop transit system – NCMC as a part of smart city mandate and increasing it base across all states
- Conducting the promotional campaign highlighting the benefits of RuPay card.

NPCI conducting Financial inclusion Digital literacy activity across 1000 Villages- Active engagement of block development officer and Village Sarpanch can help in taking it to the grass-root level
Growth of POS in last 5 years

No. of POS (In Lakh)

Month
Jan-12  Jan-13  Jan-14  Jan-15  Jan-16  Jan-17
7.85  9.76  11.24  12.70  15.91  29.99

282% Growth

Demonetisation
PoS Terminal Deployment Trend - State Wise
(as on Dec ’17)

- PoS Deployment is skewed towards 7~8 States only and needs better penetration in rest of the states.
- Several States has specific potential in “Tourism”, “Education”, “Medi-Care”, Govt facilities etc to facilitate digital growth
Both Collect & Pay options for Instant Interbank Payments
Pay through secured Payment Address (UPI ID)
Single click 2 Factor Authentication for enhanced security
QR Code Scan & Pay
Merchant Payments for both eCom & POS spends
Refer and Earn scheme for both individuals and merchants with BHIM

Benefits for Banks

Benefits for Consumers

Benefits for Merchants

Map multiple bank accounts into one single UPI App
Over 44 UPI Apps and BHIM available in Google Play and/or App Store

Refer and Earn scheme for both individuals and merchants with BHIM

Over 44 UPI Apps and BHIM available in Google Play and/or App Store

Benefits for Merchants
72 Banks on board.
BHIM App and other 44 UPI Apps on store.
More to follow soon.
DOWNLOAD NOW
Major Merchants live as on date

Billers: Mahanagar Gas, MTNL, Paytm, Mahanagar Gas

Life Insurance: Bharti, ICICI Prudential, SBI Life, Edelweiss Tokio, IDBI Federal Life Insurance Ltd, PNB MetLife

Retail: Reliance Retail, Haldiram's, Cafe Coffee Day

Travel & Entertainment: Yatra, Via, Oyo, Cinema

Finance & Investment: LIC Mutual Fund, Bajaj Finserv

Education & Donation: Akshaya Patra, Justdial

Miscellaneous: Adlabs, PVR Cinemas, Rechargeitnow
BHIM - Key Activities & Status

<table>
<thead>
<tr>
<th>Dedicated call center &amp; a toll free number</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Toll free no – 1800 120 1740</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Functional enhancements</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Multi Agent - Enabled</td>
</tr>
<tr>
<td>• Refer a friend - Enabled</td>
</tr>
<tr>
<td>• Scanning Bharat QR - Enabled</td>
</tr>
<tr>
<td>• BHIM Bill Pay – Ready to Go-live (RBI Approval Awaited)</td>
</tr>
<tr>
<td>• 13 vernacular languages – Enabled</td>
</tr>
<tr>
<td>• Introduction of customer referral &amp; merchant cashback scheme – Enabled</td>
</tr>
<tr>
<td>• I AM A MERCHANT Option – Enabled</td>
</tr>
<tr>
<td>• Enhancement of BHIM limit from 10,000 to 20,000 per txn and 20,000 to 40,000 per day – Enabled</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Changes in Apps Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Inclusion of BHIM name in PSP app – 35 out of 43 apps completed</td>
</tr>
</tbody>
</table>
Biometric authentication using UIDAI Registered Services to perform financial and meta financial transactions

Recurring payment transactions for user convenience through e-Mandate

Secured, Simplified transaction across ecosystem for intent based payments
Transfer Funds
Check Balance
Get Transaction History
Generate or Change UPI PIN

*99#

Instant interbank fund transfer using UPI ID or A/C No. & IFSC or Mobile No. or Aadhaar No.
Works without Internet – Uses voice connectivity
Accessible through a common code *99# across all GSM Telecom Operators
No additional charges while roaming for using the service
Round the clock availability, even on weekends & bank holidays
No need to install any app in mobile handset for accessing this service
Additional channel for banking and a key catalyst for financial inclusion

Available in 12 different languages of your choice

Transfer Funds Check Balance Get Transaction History Generate or Change UPI PIN

*99#
BHIM/UPI acceptance use cases for Merchants

- Dynamic QR on the terminal charge slip
- Dynamic QR on the terminal display screen
- Dynamic QR on MPOS being carried by delivery boy (COD)
- Dynamic QR on published on bills
- Dynamic QR on the merchant website
- Dynamic QR on Merchant App
- Dynamic QR on PCPOS Machine
- Static QR on Retail outlet
One Key Initiative – BHIM AADHAAR

Merchant to accept payment by authenticating the customer’s biometrics

Valid Aadhaar number and having an Aadhaar linked bank account may use BHIM Aadhaar

Merchant’s existing mobile phone can be enabled for accepting BHIM Aadhaar Pay transactions.

1.15 billion Aadhaar holders can pay for purchase of goods/services by using biometric.

Customers can transact without holding his/her mobile phone.

852 Mn Aadhaar already linked with bank accounts
Three* payment networks operating in India – Visa, Mastercard and National Payments Corporation of India have collaborated to develop Bharat QR. The genesis of this strategic initiative is based to drive interoperability among QR based payment products of different networks.

Issuer Banks (14)
- State Bank of India
- Axis Bank
- ICICI Bank
- HDFC Bank
- Yes Bank
- Bank of Baroda
- Bank of India
- IDBI Bank
- DCB Bank
- Karur Vysya Bank
- City Union Bank
- Vijaya Bank
- RBL Bank
- Union Bank of India
- Lakshmi Vilas Bank
- Kotak Bank
- Equitas SF Bank
- IndusInd Bank
- Corporation Bank
- Federal Bank
- Indian Bank
- United Bank of India

Acquirer Banks (34)
- State Bank of India
- ICICI Bank
- HDFC Bank
- Axis Bank
- Yes Bank
- Bank of Baroda
- Bank of India
- IDBI Bank
- DCB Bank
- Karur Vysya Bank
- City Union Bank
- Vijaya Bank
- RBL Bank
- Union Bank of India
- Lakshmi Vilas Bank
- Kotak Bank
- Equitas SF Bank
- IndusInd Bank
- Corporation Bank
- Federal Bank
- Indian Bank
- United Bank of India

*American Express is to be onboarded soon
Merchant Acceptance ecosystem-NPCI

- Banks being enabled on BHARAT QR version 4.0 for both Card+UPI/BHIM acceptance infrastructure.
- To target low end merchant for acceptance of Payments through Digital modes.
- Smartphone user are the targeted audience.

- Targeting 20 Lakh BHIM AADHAR based POS device to be enabled across all size Merchants.
- As on date almost 1.8 Lakh devices procured and getting deployed
- No feature phone or smart phone required by the user for Merchant based txn.

- BHIM QR/ Pay by UPI option being targeted across all e-comm. based merchant, utilities , retailers etc
- More 400 online merchants enabled for acceptance of payment through BHIM QR/Pay by UPI option.
- Smartphone user are the targeted audience.

More than 72 Banks enabled on BHIM/UPI platform.
20 Mn + download of BHIM as on date; 151 Mn transaction in the month Jan, 18.
BHIM ver 1.4.1 capable of scanning BHARAT QR and has multi-agent model.
Two Govt. schemes introduced for promotion of payment through BHIM/UPI

Support Required:
- Issuing a mandate to the merchant associations / auto taxi unions/ chemists association /hospitals, medical collages/Schools etc. to start accepting payment through digital means esp. BHIM/BHARAT QR/BHIM Aadhaar.
- Organizing special drives at district /block and village level District Collectors /BDOs/ VLEs/CSCs Sarpanch etc. for creating digital payment awareness and conducting drives for downloading BHIM.
NETC Performance BTD

397 Tolls
Live National & State Highways

11.47 Lakh
BTD Tags Issued

1215 Lakh
BTD Volume Transactions Processed

3285 Cr
BTD Value Transaction Processed

FASTag- Jan
Avg. daily trx: 4.17 lakh
Avg. Ticket size: Rs 260/-

Ecosystem (Cash+NETC)
Avg. daily trx: 41.06 lakh
Avg. Ticket size: Rs 146/-
### Toll Plaza Acquiring status

- 397 Plazas are live on NETC network out of which 7 plaza are from State Highways.

- There are 8 acquiring banks-{SBI, ICICI, Axis, IDFC, HDFC, KVB & PayTM & PNB).

- Another 40+ toll plazas under Ministry to also come under the FASTag program shortly. NHAI to finalize the allocation guidelines

- Mumbai-Pune Expressway is the first State highway project to join the FASTag program.

- 3 toll plaza of MPRDC have enrolled in the pilot program.

- Discussions with other State Governments to extend the FASTag program is in progress. (MSRDC, GSRDC, Jharkhand, Rajasthan)
Current business model is funded by NHAI, State government needs to approve the same for their respective states.

For the FASTag program, Issuer Banks shall issue RFID tags & Acquiring bank shall integrate with the toll plazas for transferring the FASTag transaction.

For state highways, Toll plaza infrastructure for enabling the FASTag needs to be made available by respective concessioners/State Govt.

NPCI/IHMCL shall assist the State Govt for initiating the NETC program for all its toll plazas.

State Govt. can also extend this program to its city toll plazas and to any of its Smart City initiatives.
Way Ahead

State Toll Plaza

City Toll Plazas

Parking

One FASTag

Many Benefits

Smart City Initiatives

Enforcements Vehicle Linked Fines

Fuel Payments
Bharat Bill Payments Service

Unique facility of paying Bills digitally, both through online and biller outlets

Electricity: 27.4 Cr
Water: 0.38 Cr
Fuel: 11.4 Cr
Telecom: 5.4 Cr
DTH: 5.4 Cr
Support Required

- Directing all utilities (Electricity; Water; Gas; Mobile etc.) to get on-boarded on BBPS platform.
- Directing all Utilities to start accepting payment through digital models esp. BHIM/UPI/BHIM QR/BHARAT QR platform
- Direct all Power Utility Companies to get on-boarded on the Bharat Bill Payment System platform on or before March 31, 2018
- Billers should tie up with their current aggregators for faster on boarding in Bharat Bill Payment System.
- The billers may be encouraged to pass all their transactions (ONUS and OFFUS) through the Aggregators/BBPCU to take advantage of the settlement guarantee mechanism in BBPS.
## Annexure - Electricity Billers yet to onboard/WIP

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>National/State Name</th>
<th>Billers yet to On-board</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Telengana</td>
<td>Northern Power Distribution Company of Telanagana Ltd.</td>
</tr>
<tr>
<td>2</td>
<td>West Bengal</td>
<td>West Bengal State Electricity Distribution Company Limited</td>
</tr>
<tr>
<td>3</td>
<td>Kerala</td>
<td>Kerala State Electricity Board</td>
</tr>
<tr>
<td>4</td>
<td>Telangana</td>
<td>Telangana State Southern Power Distribution Company Ltd</td>
</tr>
<tr>
<td>5</td>
<td>Karnataka</td>
<td>Hubli Electricity Supply Company</td>
</tr>
<tr>
<td>6</td>
<td>Madhya Pradesh</td>
<td>Madhya Pradesh Madhya Kshetra Vidyut Vitaran Company Ltd.</td>
</tr>
<tr>
<td>7</td>
<td>Madhya Pradesh</td>
<td>Madhya Pradesh Poov Kshetra Vidyut Vitrans Company Ltd.</td>
</tr>
<tr>
<td>8</td>
<td>Haryana</td>
<td>Uttarakhand Bijli Vitran Nigam Limited</td>
</tr>
<tr>
<td>9</td>
<td>Haryana</td>
<td>Dakshin Haryana Bijli Vitran Nigam Limited</td>
</tr>
<tr>
<td>10</td>
<td>Odisha</td>
<td>Central Electricity Supply Unit</td>
</tr>
<tr>
<td>11</td>
<td>Nagaland</td>
<td>Nagaland State Electricity Board</td>
</tr>
<tr>
<td>12</td>
<td>Chandigarh</td>
<td>Chandigarh Electricity Department</td>
</tr>
<tr>
<td>13</td>
<td>Punjab</td>
<td>Punjab State Power Corporation Limited</td>
</tr>
<tr>
<td>14</td>
<td>Goa</td>
<td>Govt. of Goa Electricity Dept</td>
</tr>
<tr>
<td>15</td>
<td>Jammu and Kashmir</td>
<td>J&amp;K Power Development Corporation</td>
</tr>
<tr>
<td>16</td>
<td>Puducherry</td>
<td>Electricity Department of Puducherry</td>
</tr>
<tr>
<td>17</td>
<td>Uttar Pradesh</td>
<td>Kanpur Electric Supply Co. Ltd.</td>
</tr>
<tr>
<td>18</td>
<td>Andaman &amp; Nicobar</td>
<td>Electricity Department, Andaman &amp; Nicobar</td>
</tr>
<tr>
<td>19</td>
<td>Manipur</td>
<td>Manipur State Power Distribution Company Limited</td>
</tr>
<tr>
<td>20</td>
<td>Arunachal Pradesh</td>
<td>Department of Power Arunachal Pradesh</td>
</tr>
<tr>
<td>21</td>
<td>Mizoram</td>
<td>Power &amp; Electricity Department Govt of Mizoram</td>
</tr>
<tr>
<td>22</td>
<td>Sikkim</td>
<td>Energy and Power Department Government of Sikkim</td>
</tr>
<tr>
<td>23</td>
<td>Lakshadweep</td>
<td>Department of Electricity, UT of Lakshadweep</td>
</tr>
<tr>
<td>24</td>
<td>West Bengal</td>
<td>Durgapur Projects Ltd.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>State</th>
<th>Billers WIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Tamil Nadu</td>
<td>Tamil Nadu Generation and Distribution Corporation Ltd</td>
</tr>
<tr>
<td>2</td>
<td>Assam</td>
<td>Assam Power Distribution Ltd</td>
</tr>
<tr>
<td>3</td>
<td>Karnataka</td>
<td>Bangalore Electricity Supply Company</td>
</tr>
<tr>
<td>4</td>
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<td>Mangalore Electricity Supply Company</td>
</tr>
<tr>
<td>5</td>
<td>Karnataka</td>
<td>Chamundeshwari Electricity Supply Company</td>
</tr>
<tr>
<td>6</td>
<td>Jharkand</td>
<td>Jharkand Bijli Vitran Nigam Ltd</td>
</tr>
<tr>
<td>7</td>
<td>Himachal Pradesh</td>
<td>Himachal Pradesh State Electricity Board</td>
</tr>
</tbody>
</table>
Thank You

You can also visit our website- www.npci.org.in
Or our Micro sites – www.bhimupi.org.in; www.rupay.co.in