DIGITAL TRANSACTIONS

5291. SHRI JAYADEV GALLA:

Will the Minister of ELECTRONICS & INFORMATION TECHNOLOGY be pleased to state:-

(a)   whether it is true that the Government has targeted 2,500 crore digital transactions by the end of 2017-18;

(b)   if so, whether it is true that the target is not going to be achieved;

(c)   if so, whether the Government feels that with about 25 lakh Point of Sale (POS) machines, it will be able to achieve the said target and if so, the details thereof;

(d)   the details of digital transactions since demonetisation, month and Statewise; and

(e)   the incentives and other exemptions that the Government is giving for POS machines?

ANSWER

MINISTER OF STATE FOR ELECTRONICS AND INFORMATION TECHNOLOGY
(SHRI K J ALPHONS)

(a): Yes, Sir.

(b): Digital transactions have been rising consistently for the past few months and actual number of transactions till 31st March 2018 will be known at a later date.

(c):   Presently there are more than 32 Lakhs Point of Sale (POS) machines which are being used for making Digital transactions using Debit/Credit cards. Debit/Credit cards are also being used at online payment portals for making transactions. Further, Digital transactions are being made using other modes like Quick Response (QR) codes, BHIM platform/UPI, Internet banking etc which do not need a POS machine for transacting.

(d): The details of Digital Transactions month wise since demonetization is enclosed at **Annexure 1**. The details of Digital transactions state wise for THREE available modes namely BHIM/UPI, Unstructured Supplementary Service Data (USSD) and RuPay card on PoS since April 2017 is enclosed at **Annexure 2**.

(e): Government of India, Department of Financial Services, through National Bank for Agriculture & Rural Development (NABARD) is incentivizing the installation of BHIM Aadhaar POS machines for FY 2017-18. The scheme supports the banks to deploy 20 Lakh BHIM Aadhaar PoS devices for making digital payments. Under the scheme, the banks which are deploying BHIM Aadhaar PoS devices and merchant onboarding will be extended support of upto maximum Rs 1800/- per device.

****

The month on month growth of various Digital Payment modes since demonetization is as below-
Digital Payment Volume (In Crores)

Mode of Digital Payment	Nov 16	Dec 16	Jan 17	Feb 17	Mar 17	Apr 17	May 17	Jun 17	Jul 17	Aug 17	Sep 17	Oct 17	Nov 17	Dec 17	Jan 18
RTGS*	0.8	0.9	0.9	0.9	1.3	1	1	1	0.9	0.9	1	1	1.1	1.1	1.1
EFT/NEFT*	12	17	16	15	19	14	16	15	15	15	16	16	16	17	17
IMPS*	4	5	6	6	7	7	7	7	7	8	8	9	9	10	10
Credit Card at PoS*	10	12	11	9	11	11	12	11	11	12	11	12	12	12	13
Debit Usage at PoS*	24	42	33	25	27	27	26	25	26	27	27	28	27	29	30
m-Wallet*	14	21	26	25	31	32	24	22	24	23	20	20	19	29	33
PPI Cards*	3	5	3	3	3	3	4	3	3	4	4	4	5	3	3
Mobile Banking*	9	11	11	10	11	11	11	12	10	10	11	15	18	25	27
UPI(Incl. BHIM/USSD)#	0	0.2	0.4	0.4	0.6	0.7	0.9	1	1.2	1.7	3.1	7.7	10.5	14.6	15.2
NACH#	16	21	17	16	19	22	20	21	21	21	19	20	21	20	22
AEPS#	3	4	4	4	5	6	7	8	8	8	8	8	8	9	9
BBPS#	0	0.3	0	0	0	0	0	0	0	0.1	0.2	0.2	0.2	0.3	0.4
NETC#	-	0	0.6	0.7	0.8	0.7	0.8	0.8	0.9	1	1	1	1.1	1.2	1.3
Total	**95**	**138**	**130**	**115**	**136**	**134**	**129**	**127**	**128**	**130**	**129**	**142**	**148**	**171**	**182**

Source: *RBI, #NPCI

The month on month growth of BHIM/UPI, USSD and RuPay card on PoS from April 2017 till 24 March 2018 State wise is as below-
Digital Payment Volume (In Lakhs)

States	Apr 17	May 17	Jun 17	Jul 17	Aug 17	Sep 17	Oct 17	Nov 17	Dec 17	Jan 18	Feb 18	Mar 18*	Total
Andaman and Nicobar	0.1	0.1	0.1	0.1	0.3	0.5	0.6	0.6	0.6	0.3	0.3	0.2	3.6
Andhra Pradesh	18.7	20.1	21.0	21.6	26.3	84.7	267.5	336.8	332.0	278.6	287.8	230.2	1925.3
Arunachal Pradesh	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.3	0.3	0.3	0.3	0.3	2.4
Assam	2.7	2.8	3.1	3.7	4.7	7.3	12.8	20.5	19.1	14.4	18.3	14.8	124.4
Bihar	7.1	9.7	9.9	10.5	12.3	16.1	23.9	33.5	43.5	51.7	50.4	40.0	308.6
Chandigarh	2.5	3.1	3.4	3.7	4.7	5.9	8.6	11.5	12.6	13.1	12.5	10.2	91.7
Chhattisgarh	2.6	2.9	2.8	2.8	3.0	3.3	3.8	3.5	4.1	4.0	3.5	2.8	39.0

States	Apr 17	May 17	Jun 17	Jul 17	Aug 17	Sep 17	Oct 17	Nov 17	Dec 17	Jan 18	Feb 18	Mar 18*	Total
Dadra and Nagar Haveli	0.7	0.6	0.6	0.5	0.6	0.7	0.9	1.0	1.1	1.1	1.0	0.8	9.5
Daman and Diu	0.4	0.4	0.3	0.3	0.4	0.4	0.6	0.7	0.8	0.8	0.7	0.6	6.4
Delhi	23.8	24.3	23.5	24.7	27.7	32.2	41.0	46.1	50.2	52.6	50.5	38.9	435.4
Goa	1.4	1.5	1.4	1.5	1.6	1.8	2.3	2.6	2.9	3.0	2.9	2.3	25.1
Gujarat	17.1	17.5	16.9	17.0	19.8	25.4	40.4	51.8	55.4	53.3	49.0	38.2	401.6
Haryana	23.0	24.4	26.0	26.4	26.0	35.4	59.5	76.0	97.3	107.3	132.2	85.1	718.7
Himachal Pradesh	2.0	2.2	2.3	2.4	2.7	3.3	4.6	5.3	6.3	7.1	6.1	5.0	49.3
Jammu and Kashmir	0.6	0.6	0.7	0.7	0.9	1.2	1.7	2.1	2.7	2.9	3.4	2.8	20.4
Jharkhand	3.2	3.6	3.7	3.8	5.6	8.7	12.6	16.5	18.7	19.3	20.2	15.6	131.5
Karnataka	29.3	31.7	32.1	32.8	36.3	49.4	94.1	121.8	132.3	120.9	116.8	97.7	895.1
Kerala	7.9	8.4	8.4	8.6	11.3	15.8	29.4	33.3	34.4	32.6	30.7	25.0	246.0
Lakshadweep	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Madhya Pradesh	9.0	10.1	10.1	11.1	14.0	19.6	36.8	52.0	57.8	57.0	55.7	43.9	377.1
Maharashtra	101.4	116.6	114.7	113.1	147.8	157.4	237.0	261.8	275.1	256.9	254.4	197.2	2233.4
Manipur	0.1	0.1	0.1	0.1	0.2	0.2	0.3	0.5	0.6	0.6	0.6	0.4	3.9
Meghalaya	0.2	0.2	0.2	0.2	0.2	0.3	0.4	0.8	0.7	0.5	0.6	1.0	5.4
Mizoram	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	1.2
Nagaland	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.3	0.2	0.2	0.2	1.8
Odisha	11.9	16.4	20.9	26.8	33.7	41.9	63.1	78.6	90.8	83.5	86.1	60.3	614.0
Puducherry	1.0	1.0	1.0	0.9	1.0	1.1	1.7	1.9	2.1	2.2	1.9	1.6	17.6
Punjab	9.0	9.0	8.6	9.0	9.0	11.2	14.5	16.7	18.5	18.6	18.1	14.6	156.7
Rajasthan	9.5	10.1	10.2	10.7	14.0	19.2	35.4	46.0	49.0	53.0	55.1	42.6	354.9
Sikkim	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.4	0.4	0.3	0.3	3.1
Tamil Nadu	31.9	34.1	32.5	32.1	35.5	41.5	66.7	75.9	84.4	79.7	76.3	61.1	651.8
Telangana	23.6	23.1	21.7	20.6	18.9	20.3	24.7	28.4	32.4	32.4	32.4	25.8	304.5
Tripura	0.3	0.3	0.3	0.3	0.4	0.5	0.6	0.8	1.0	1.1	1.1	0.9	7.6
Uttar Pradesh	112.6	117.0	112.4	120.6	129.5	136.0	163.3	187.2	519.6	651.3	733.2	482.2	3464.9
Uttarakhand	4.3	4.8	5.0	5.0	5.9	7.0	10.4	12.9	14.4	13.7	13.0	10.3	106.7
West Bengal	17.5	24.6	27.0	31.2	44.8	55.6	70.7	89.8	102.4	94.6	110.3	96.7	765.1

Source: DigiDhan website (www.digipay.gov.in), * Data till 24 March 2018