

# AGENDA SECOND MEETING OF CASHLESS MISSION, GOVT. OF MADHYA PRADESH

DATED 30.08.2017

## ADOPTION OF THE MINUTES OF THE FIRST MEETING HELD ON 06.04.2017

The Minutes of first meeting of Cashless Mission held on 6<sup>th</sup> April 2017 was circulated to all concerned and has been uploaded on website of SLBC ([www.slbcmadhyapradesh.in](http://www.slbcmadhyapradesh.in)) and website of Directorate of Institutional Finance, Government of Madhya Pradesh ([www.dif.mp.gov.in](http://www.dif.mp.gov.in)). The actionable points have been indicated for desired action.

*No other amendments/suggestions were received therefore, the house is requested to confirm the above changes and adopt the minutes.*

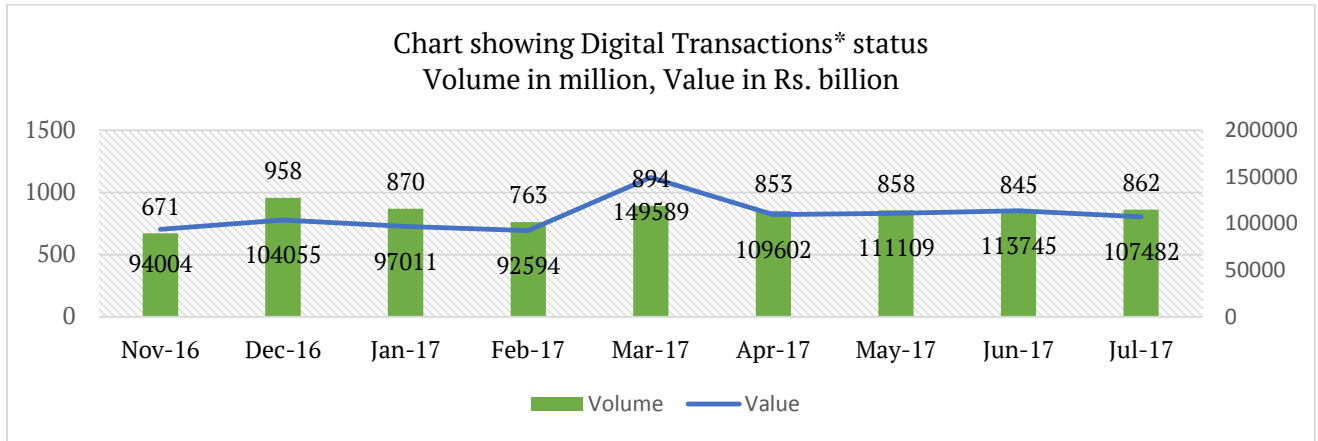
## CONTENTS

<b>Particulars</b>	<b>Page No.</b>
1. Action taken report.....	03
2. Current status of digital transactions (country).....	04
3. RTGS & NEFT transactions status.....	05
4. IMPS, UPI and Mobile Banking status.....	05
5. Transactions at ATMs, statistics for June-17 (Country).....	06
6. Transactions at POS, statistics for June-17 (Country).....	07
7. Credit Card statistics for June-17 (Country).....	08
8. BHIM (Bharat Interface for money).....	09
9. Allocation of targets for promotion of digital payments transactions.....	10
10. Bank wise digital transactions (Numbers) in Madhya Pradesh.....	11
11. Bank related cyber-crime report in Madhya Pradesh.....	11
12. Any other issue with permission of the Chair	

## ACTION TAKEN REPORT

Sr.	Action required	Action taken
1.	<p>Department of Public Relations will hold financial literacy campaigns in rural areas for cashless transactions.</p> <p><i>Action: Dept. of Public Relations, GoMP</i></p>	<p>Department of Public Relations, GoMP to reply.</p>
2.	<ul style="list-style-type: none"> <li>▪ Concerned department of all educational institutions will issue suitable instructions for utilizing other modes of digital payments.</li> </ul> <p><i>Action: All Educational Dept., GoMP</i></p> <ul style="list-style-type: none"> <li>▪ There are connectivity problems in colleges.</li> </ul> <p><i>Action: Higher Education Dept., GoMP</i></p>	<p>Education Department of the state government to respond.</p>
3.	<p>All departments of the State Government should provide an option of digital payments to the public. A link for this purpose may be provided on respective website of the departments. All departments should also provide a link of cyber treasury on their website.</p> <p><i>Action: All Depts. of State Govt.</i></p>	<p>Concerned department of the state government to respond.</p>
4.	<p>Managing Director of M.P. Milk Federation to be invited in the next meeting of cashless mission</p> <p><i>Action: DIF, GoMP</i></p>	<p>MD, M.P. Milk Federation is invited.</p>
5.	<p>Availability of cash in the bank branches for payment of farmers.</p> <p><i>Action: RBI &amp; Banks</i></p>	<p>It is observed from the Banks as well Currency Chests and the data available with Reserve Bank of India that there is adequate cash in the system to cater the needs of the public.</p>
6.	<p>RBI to develop state wise MIS to review the performance of digital transactions.</p> <p><i>Action: Reserve Bank of India</i></p>	<p>RBI to offer comment.</p>
7.	<p>Data on Cyber Crime to be placed in the next SLBC meeting.</p> <p><i>Action: SLBC</i></p>	<p>SLBC requested M.P. Police Cyber Crime cell vide letter no. ZO: SLBC: 2017-18: 2017 dt. 14.08.2017 to provide the data. Details are placed in the agenda.</p>

## CURRENT STATUS OF DIGITAL TRANSACTIONS [COUNTRY]



*\*Mode of Digital Transactions: RTGS, NEFT, CTS, OMPS, NACH, UPI, USSD, POS & PPI*

### OBSERVATIONS:

- The latest NPCI data shows that electronic payment transactions in the country via RTGS, NEFT, CTS (Cheque Truncation System), IMPS (Immediate Payment Service), NACH (National Automated Clearing House), UPI, USSD, Debit cards/Credit cards at PoS, PPI (Prepaid Payment Instrument) & Mobile Banking made a giant jump from just 671.50 million of transactions in November 2016 to 862.38 million transactions in July 2017, recording a 28.43 % growth in July 2017 over Nov-2016. Value-wise, it recorded a growth of Rs 94004 billion in November 2016 to Rs 107482 billion in July 2017, showing a growth of 14.34%.
- During the period Nov-16 to March-17, growth rate of volume and value of transactions was 33.12% and 59.13% respectively. However, volume of transactions and amount of transactions reduced by 3.52% and 28.15% respectively from March-2017 to July-2017.

## RTGS AND NEFT TRANSACTIONS STATUS

Volume in million and amount in billions

Data for the period	RTGS		Variation % over previous month	NEFT		Variation % over previous month
	volume	value	volume	volume	value	volume
<b>Nov-16</b>	<b>7.87</b>	<b>78479</b>		<b>123.04</b>	<b>8808</b>	
Dec-16	8.84	84096	12.30	166.31	11538	35.16
Jan-17	9.33	77486	5.54	164.19	11355	-1.27
Feb-17	9.10	74219	-2.43	148.21	10878	-9.73
<b>Mar-17</b>	<b>12.54</b>	<b>123376</b>	<b>37.72</b>	<b>186.70</b>	<b>16294</b>	<b>25.98</b>
Apr-17	9.54	88512	-23.89	143.17	12156	-23.32
May-17	10.43	90171	9.33	155.82	12411	8.84
Jun-17	9.83	92813	-5.80	152.34	12694	-2.23
<b>July-17</b>	<b>9.38</b>	<b>87149</b>	<b>-4.56</b>	<b>149.45</b>	<b>12115</b>	<b>-1.90</b>

### OBSERVATIONS:

- Above data shows that volume of RTGS transactions in the country was increased by 59.33% in March-17 over November 2016. However, it was reduced in July 2017. Increase in volume of transactions from Nov-16 to July-17 was 19.18% as compared to 59.33% in Mar-17.
- Similarly volume of NEFT transactions in the country increased from 123.04 million in Nov-16 to 186.70 million in Mar-17, showing an increase of 51.75%. But, pace of digital transactions via NEFT reduced from Mar-17 to July-17.

## IMPS, UPI & MOBILE BANKING TRANSACTIONS STATUS

Volume in million and amount in billions

Data for the period	IMPS*		UPI*		Mobile Banking	
	volume	value	volume	value	volume	value
<b>Nov-16</b>	<b>36.16</b>	<b>325</b>	<b>0.29</b>	<b>1</b>	<b>72.35</b>	<b>1245</b>
Dec-16	52.78	432	1.96	7	70.24	1366
Jan-17	62.42	491	4.15	17	64.89	1207
Feb-17	59.75	482	4.16	19	56.18	1080
<b>Mar-17</b>	<b>67.41</b>	<b>565</b>	<b>6.16</b>	<b>24</b>	<b>60.77</b>	<b>1500</b>
Apr-17	65.08	562	6.92	22	60.97	1444
May-17	66.72	586	9.17	28	64.93	1941
Jun-17	65.84	597	10.15	31	77.09	1585
<b>July-17</b>	<b>69.07</b>	<b>605</b>	<b>11.44</b>	<b>34</b>	<b>69.54</b>	<b>1019</b>

## TRANSACTIONS AT ATMS, STATISTICS FOR JUNE 2017 [COUNTRY]

Number in actual and amount in million

Sr.	Bank	No. of ATMs	No. of Transactions		Amount of transactions		
			Total No. [Actual]	Avg. no. of transactions per ATM in a month	Amt.	Avg. Amt. of transactions per ATM in a month	Per day amt. of transactions [Actual]
1	STATE BANK OF INDIA	59291	327674875	5527	948793	16.00	533410
2	AXIS BANK LTD	14311	21459682	1500	103767	7.25	241695
3	ICICI BANK LTD	13780	28018533	2033	141118	10.24	341359
4	HDFC BANK LTD	12220	28559485	2337	144752	11.85	394850
5	BANK OF BARODA	10563	15705599	1487	67728	6.41	213727
6	CANARA BANK	10559	17543150	1661	74105	7.02	233939
7	PUNJAB NATIONAL BANK	10502	14637779	1394	62459	5.95	198245
8	BANK OF INDIA	7717	26017270	3371	58363	7.56	252097
9	UNION BANK OF INDIA	7574	16765479	2214	54206	7.16	238562
10	CENTRAL BANK OF INDIA	5267	9704870	1843	41365	7.85	261787
11	SYNDICATE BANK	4049	10838885	2677	30069	7.43	247543
12	ANDHRA BANK	3928	12784841	3255	34175	8.70	290012
13	IDBI LTD	3824	8113130	2122	35528	9.29	309693
14	INDIAN OVERSEAS BANK	3486	12176391	3493	38355	11.00	366753
15	CORPORATION BANK	3189	5022337	1575	21281	6.67	222442
16	INDIAN BANK	3082	23025474	7471	43919	14.25	475005
17	UCO BANK	2821	4709807	1670	18729	6.64	221305
18	ORIENTAL BANK OF COMM.	2607	4475055	1717	19741	7.57	252410
19	KOTAK MAHINDRA BANK LTD	2173	5463721	2514	20089	9.24	308161
20	UNITED BANK OF INDIA	2115	5685599	2688	21932	10.37	345658
21	INDUSIND BANK LTD	2090	2256777	1080	10395	4.97	165789
22	VIJAYA BANK	2044	5077689	2484	16138	7.90	263177
23	BANK OF MAHARASHTRA	1882	5365042	2851	20764	11.03	367765
24	YES BANK LTD	1796	2816828	1568	10148	5.65	188344
25	KARUR VYSYA BANK LTD	1750	4675496	2672	20281	11.59	386305
26	FEDERAL BANK LTD	1678	4655922	2775	23668	14.10	470163
27	DENA BANK	1538	2244560	1459	9103	5.92	197291
28	CITY UNION BANK	1515	1781311	1176	7970	5.26	175358
29	KARNATAKA BANK LTD	1397	3481268	2492	13691	9.80	326676
30	SOUTH INDIAN BANK	1303	2368543	1818	9647	7.40	246789
31	PUNJAB AND SIND BANK	1261	901983	715	3800	3.01	100449
32	JAMMU AND KASHMIR BANK	1119	4913791	4391	24669	22.05	734853
33	TAMILNAD MERCANTILE BANK	1101	4217517	3831	17373	15.78	525976
34	ALLAHABAD BANK	1092	6961613	6375	16854	15.43	514469
35	THE LAXMI VILAS BANK LTD	979	787162	804	3222	3.29	109704
36	OTHERS	2874	10018017	3486	32659	11.36	378787
	<b>Grand Total</b>	<b>208477</b>	<b>660905481</b>	<b>3170</b>	<b>2220856</b>	<b>10.65</b>	<b>355092</b>

## TRANSACTIONS AT POS, STATISTICS FOR JUNE 2017 [COUNTRY

Number in actual and amount in million

Sr.	Bank	No. of POS	No. of Transactions		Amount of transactions	
			Total No. [Actual]	Avg. no. of transactions per POS in a month	Amt.	Avg. Amt. of transactions per POS in a month
1	STATE BANK OF INDIA	605535	76443770	126	117213	0.19
2	AXIS BANK LTD	467237	17537249	38	26650	0.06
3	HDFC BANK LTD	423268	32987781	78	47218	0.11
4	ICICI BANK LTD	336697	30667782	91	45717	0.14
5	CORPORATION BANK	143374	3300817	23	4178	0.03
6	BANK OF BARODA	98065	8578362	87	9909	0.10
7	YES BANK LTD	62962	1789492	28	2558	0.04
8	UNION BANK OF INDIA	47846	2720103	57	3517	0.07
9	PUNJAB NATIONAL BANK	38960	10330770	265	14394	0.37
10	IDBI LTD	35778	4704704	131	6409	0.18
11	INDUSIND BANK LTD	26659	1719491	64	2671	0.10
12	BANK OF INDIA	25868	6998363	271	7871	0.30
13	KARUR VYSYA BANK LTD	23929	1740295	73	2338	0.10
14	CANARA BANK	14925	7507506	503	11155	0.75
15	ANDHRA BANK	14885	2451950	165	3341	0.22
16	INDIAN OVERSEAS BANK	14728	3178435	216	8979	0.61
17	INDIAN BANK	13906	4772208	343	5380	0.39
18	JAMMU AND KASHMIR BANK	12130	126728	10	381	0.03
19	KARNATAKA BANK LTD	11915	1649661	138	2140	0.18
20	FEDERAL BANK LTD	11559	2137563	185	3545	0.31
21	CITY UNION BANK	10101	656293	65	933	0.09
22	ORIENTAL BANK OF COMMERCE	8080	2323003	288	3002	0.37
23	SYNDICATE BANK	8027	1137803	142	1550	0.19
24	SOUTH INDIAN BANK	7925	1082002	137	1740	0.22
25	VIJAYA BANK	7031	1463468	208	2356	0.34
26	THE LAXMI VILAS BANK LTD	6757	206394	31	349	0.05
27	UCO BANK	6084	1855436	305	2714	0.45
28	TAMILNAD MERCANTILE BANK	5976	289113	48	540	0.09
29	DENA BANK	5283	810525	153	1230	0.23
30	CENTRAL BANK OF INDIA	3069	3307510	1078	4827	1.57
31	UNITED BANK OF INDIA	1933	1181119	611	1750	0.91
32	ALLAHABAD BANK	1454	1486092	1022	2035	1.40
33	BANK OF MAHARASHTRA	1022	3110223	3043	4363	4.27
	<b>Grand Total</b>	<b>2776949</b>	<b>254663941</b>	<b>92</b>	<b>375238</b>	<b>0.14</b>

## | CREDIT CARD STATISTICS FOR JUNE 2017 [COUNTRY]

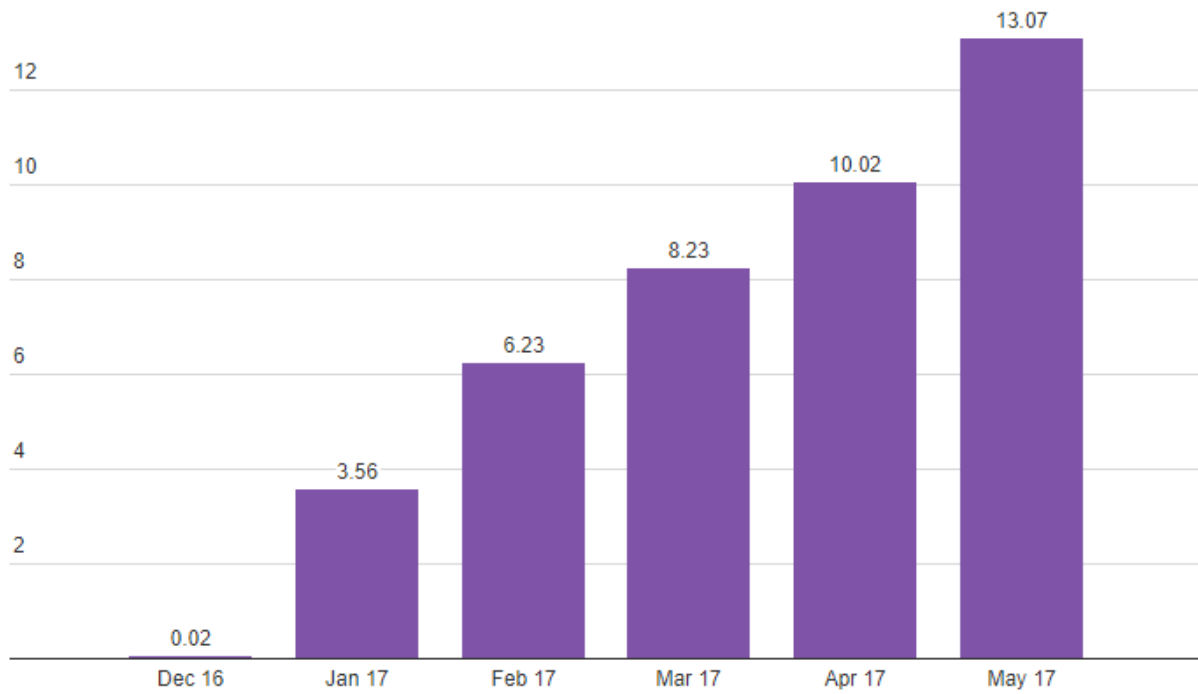
Sr. No.	Bank Name	Credit Cards				
		No .of outstanding cards as at the end of the month	No. of Transactions (Actuals)		Amount of transactions (Rs. Millions)	
			ATM	POS	ATM	POS
1	HDFC BANK LTD	9037897	157467	31393576	856	100785
2	STATE BANK OF INDIA	4932698	99015	15517077	401	60049
3	ICICI BANK LTD	4346246	25625	15083414	95	39753
4	AXIS BANK LTD	3522188	60448	9957826	235	32544
5	CITI BANK	2566205	41592	17796907	251	40364
6	STANDARD CHARTERED BANK	1137061	4650	4136578	22	9708
7	KOTAK MAHINDRA BANK LTD	1120696	26137	2600495	116	8090
8	AMERICAN EXPRESS	1049958	2872	5027041	19	34565
9	INDUSIND BANK LTD	634257	9940	2004620	52	11503
10	HSBC	501500	3505	1251980	27	3953
11	JAMMU AND KASHMIR BANK	456074	5445	121961	19	432
12	RATNAKAR BANK LIMITED	362824	18101	1129439	99	4306
13	PUNJAB NATIONAL BANK	271769	9422	541429	38	1141
14	CANARA BANK	217697	32479	488112	155	997
15	UNION BANK OF INDIA	189511	2835	152015	14	838
16	ANDHRA BANK	177912	10491	338484	50	835
17	BANK OF INDIA	157816	13618	204364	75	531
18	BANK OF BARODA	134129	6395	340481	24	840
19	YES BANK LTD	128735	3244	403123	14	1144
20	CENTRAL BANK OF INDIA	112125	2795	150777	14	346
21	CORPORATION BANK	98652	2107	145213	10	366
22	INDIAN BANK	80222	2897	139093	16	315
23	SYNDICATE BANK	75495	2994	124603	13	272
24	VIJAYA BANK	48868	7960	114912	40	318
25	INDIAN OVERSEAS BANK	43996	549	81936	2	207
26	IDBI LTD	24066	795	90962	4	211
27	BANK OF AMERICA	15316	247	46743	2	294
28	DEVELOPMENT CREDIT BANK	14856	1044	50955	5	40
29	TAMILNAD MERCANTILE BANK	10088	79	17512	0	45
30	DHANALAKSHMI BANK LTD	7524	65	15785	0	32
31	CITY UNION BANK	1331	179	4037	0	7
	<b>Grand Total</b>	<b>31477712</b>	<b>554992</b>	<b>109471450</b>	<b>2671</b>	<b>354832</b>



## BHIM (BHARAT INTERFACE FOR MONEY)

### BHIM - Monthly Growth

Amount of transactions in billion rupees



Amount-wise, BHIM recorded a growth from Rs 3.56 billion to Rs 13.07 billion during the same period.

## ALLOCATION OF TARGETS FOR “PROMOTION OF DIGITAL PAYMENTS TRANSACTIONS”

Hon’ble Finance Minister in his budget has announced a target of 25000 crore Digital Payment Transactions to be achieved in FY 2017-18 via five modes of payments viz.

- a) UPI
- b) USSD
- c) Aadhaar Pay
- d) IMPS
- e) Debit Cards

Now, Ministry of Electronics and Information Technology (MeitY) has allocated state wise target. **It is 129 crore number of transaction target for Madhya Pradesh.** Directorate of Institutional Finance, Govt. of Madhya Pradesh vide their letter no. Dig-Pay/2017/1988 dated 03.06.2017 advised SLBC for implementing the decision of the Govt. of India. Accordingly, SLBC has allocated the targets among all the banks operating in the state.

*Number in crore*

SR.	BANKS	Total No. of Branches	Target Number	SR.	BANKS	Total No. of Branches	Target Number
1	Allahabad Bank	205	5.23	22	Axis Bank	131	3.34
2	Andhra Bank	45	1.15	23	Bandhan Bank	26	0.66
3	Bank of Baroda	190	4.84	24	Catholic Syrian Bank	1	0.03
4	Bank of India	440	10.12	25	Citi Bank	1	0.03
5	Bank of Maharashtra	145	3.7	26	City Union Bank	2	0.05
6	Canara Bank	227	5.79	27	Development Credit Bank	26	0.66
7	Central Bank of India	469	10.83	28	Dhan Lakshmi Bank	1	0.03
8	Corporation Bank	64	1.63	29	Federal Bank Ltd.	11	0.28
9	Dena Bank	68	1.73	30	HDFC Bank	135	3.44
10	IDBI Bank	105	2.68	31	ICICI Bank	238	6.07
11	Indian Bank	30	0.76	32	IDFC	35	0.89
12	Indian Overseas Bank	60	1.53	33	Indusind Bank Limited	54	1.38
13	Oriental Bank of Comm.	77	1.96	34	Jammu and Kashmir Bank	2	0.05
14	Punjab and Sindh Bank	40	1.02	35	Karnataka Bank Limited	7	0.18
15	Punjab National Bank	284	7.24	36	Karur Vysya Bank Ltd.	3	0.08
16	State Bank of India	1178	29.01	37	Kotak Mahindra Bank	36	0.92
17	Syndicate Bank	109	2.78	38	Lakshmi Vilas Bank	4	0.1
18	UCO Bank	169	4.31	39	Ratnakar Bank Ltd. (RBL)	15	0.38
19	Union Bank of India	280	7.14	40	South Indian Bank	3	0.08
20	United Bank of India	15	0.38	41	Standard Chartered Bank	3	0.08
21	Vijaya Bank	71	1.81	42	Tamilnadu Mercantile Bank	3	0.08
	<b>PSBs - SUB TOTAL</b>	<b>4271</b>	<b>105.63</b>	43	Yes Bank	53	1.35
					<b>PRIVATE BANK - SUB TOTAL</b>	<b>790</b>	<b>20.14</b>
				44	CMPGB	455	1.12
				45	MGB	454	1.1
				46	NJGB	395	1.01
					<b>RRBs- SUB TOTAL Total</b>	<b>1304</b>	<b>3.23</b>
							<b>129.00</b>

NPCI & RBI release national data of digital transactions. Above agencies need to provide state wise data to review the progress.

The House is requested to adopt this target for various banks

## BANK WISE DIGITAL TRANSACTIONS (NUMBERS) IN MADHYA PRADESH

July 2017

BANK NAME	UPI	USSD	ADHAR PAY	IMPS	DEBIT CARDS	BHARAT QR CODE	POS	MOBILE BANKING	INTERNET BANKING	TOTAL
Andhra Bank	105	40	0	293	1302	0	50	496	1026	3312
Axis Bank	7371	0	0	230264	842074	364	927085	0	0	2007158
Bank of Baroda	9474	516	10	19535	310584	4207	368429	169518	187084	1069357
Bank of India	0	0	0	2272249	134064076	0	9720096	7352	115669	146179442
Catholic Syrian Bank	23	0	0	10	5241	0	1016	224	675	7189
Dena Bank	5112	57	0	213214	124535	214	124225	8457	9874	485688
IDBI Bank	60498	252	896	421	21147380	4856	97526	2152	406514	21720495
Kotak Mahindra Bank	0	0	0	48199	47654	0	20437	51175	27108	194573
Oriental Bank of Comm.	17087	410	51797	10419	506471	0	160759	2824	60348	810115
Punjab National Bank	0	0	0	13843	102520	0	0	90282	111918	318563
State Bank of India	27273	263	25195	545140	64060367	3346	5081132	5137000	57200000	132079716
Union Bank of India	127996	0	0	620221	6508721	0	1208212	181970	976671	9623791
Yes Bank	0	0	0	0	0	0	130497	0	0	130497
<b>Grand Total</b>	<b>254939</b>	<b>1538</b>	<b>77898</b>	<b>3973808</b>	<b>227720925</b>	<b>12987</b>	<b>17839464</b>	<b>5651450</b>	<b>59096887</b>	<b>314629896</b>

## BANK RELATED CYBER CRIME REPORT IN MADHYA PRADESH

SLBC requested MP Police Cyber Crime Cell to provide bank related complaints on cyber-crime. The complaint details are as given below:

Type of Banking related complaints	No. of complaints received as on date (Cumulative)	No. of complaints received from 8 <sup>th</sup> Nov-16 onwards	Amount involved in Rs crore (Cumulative)
<ul style="list-style-type: none"> <li>▪ OTP Fraud</li> <li>▪ ATM Fraud</li> <li>▪ Credit Card Fraud</li> <li>▪ Net Banking Fraud</li> </ul>	6440 (Since 12 <sup>th</sup> March 2013 to 24 <sup>th</sup> August 2017)	1305	Rs. 2812

## ANY OTHER ISSUE WITH PERMISSION OF THE CHAIR