

GOVERNMENT OF INDIA  
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 2961**  
TO BE ANSWERED ON: 11.08.2017

**ONLINE TOOLS USED FOR DIGITAL TRANSACTIONS**

**2961 . SHRI K.K. RAGESH:**

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

- (a) whether Government has any month-wise reports about the number of currency-less transactions during the last one year; and;
- (b) whether segregated information of the last twelve months, about various online tools used for transactions, is available, if so, the details thereof?

**ANSWER**

MINISTER OF STATE FOR ELECTRONICS AND INFORMATION TECHNOLOGY  
(SHRI P.P. CHAUDHARY)

(a) and (b): Yes, Sir. The details are attached as Annexure.

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**Annexure to reply to Rajya Sabha Unstarred Question No.2961 dated**

**Month-wise currency-less transactions during last one year**

<b>Digital Transactions (in Lakhs)</b>								
<b>Digital Modes</b>	<b>Jul-16</b>	<b>Aug-16</b>	<b>Sep-16</b>	<b>Oct-16</b>	<b>Nov-16</b>	<b>Dec-16</b>	<b>Jan-17</b>	
UPI ( including BHIM)	Service not launched	0.93	0.85	1.03	2.85	19.67	41.54	
USSD	0.03	0.03	0.03	0.03	0.07	1.02	3.08	
AePS (Including BHIM Aadhaar)	229.25	228.94	236.34	257.15	268.71	373.44	431.58	
IMPS	321.80	338.90	359.30	420.90	361.70	527.80	624.20	
Debit card at PoS	1,290.70	1,305.30	1,251.90	1,405.90	2,364.70	4,154.60	3,286.20	2
Credit Cards	794.40	839.50	779.30	888.60	979.10	1,160.80	1,128.00	
NEFT	1,134.80	1,185.50	1,201.50	1,332.10	1,230.50	1,663.10	1,641.90	1
NACH	1,896.00	1,533.30	1,572.90	1,693.90	1,611.10	2,080.50	1,668.20	1
M-Wallet	594.50	706.80	753.00	995.70	1,380.90	2,131.10	2,616.70	2
NETC	Service not launched					31.92	62.81	
CTS	792.40	816.20	789.40	820.40	870.80	1,300.10	1,184.50	1
<b>Total</b>	<b>7,053.88</b>	<b>6,955.40</b>	<b>6,944.52</b>	<b>7,815.71</b>	<b>9,070.43</b>	<b>13,444.05</b>	<b>12,688.71</b>	<b>11</b>

**Sources: RBI & NPCI**

**Online Tools used for transactions include:**

Unified Payment Interface (UPI) (Launched in August 2016)  
 Unstructured Supplementary Service Data (USSD)  
 Aadhaar Enabled Payment System (AePS)  
 Immediate Payment Service (IMPS)  
 National Electronic Funds Transfer (NEFT)  
 National Automated Clearing House (NACH)  
 Mobile Wallets (m-wallet)  
 National Electronic Toll Collection (NETC) (Launched in December 2016)  
 Cheque Truncation System (CTS)

