

GOVERNMENT OF INDIA  
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 2876**  
TO BE ANSWERED ON: 18.07.2019

**PERFORMANCE OF BHIM APP**

**2876 SHRI PRABHAKAR REDDY VEMIREDDY:**

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

- (a) the performance of BHIM app since its launch in December, 2016;
- (b) whether in spite of increased usage of Unified Payment Interface as digital payment mode and non-State players like Paytm, PhonePe, Google Tez, etc. flourishing, the reasons BHIM app is not able to keep pace with them and there is fall in its share from 42 per cent in September, 2017 to 15 per cent in June, 2018;
- (c) the share of BHIM app from July, 2018 to October, 2018, month-wise; and
- (d) to what extent withdrawal of cashback from 1<sup>st</sup> July would impact use of BHIM app?

**ANSWER**

MINISTER FOR ELECTRONICS AND INFORMATION TECHNOLOGY  
(SHRI RAVI SHANKAR PRASAD)

(a) and (b): Performance of BHIM app over the BHIM-UPI platform is placed at **Annexure-I**. The volume of digital payment transactions done on the BHIM app has increased from 31.9 Lakh in April 2017 to 154.9 Lakh in the month of June, 2019. The volume of transactions on BHIM-UPI platform has increased from 70.1 Lakh in the month of April 2017 to 7545 Lakh in the month of June 2019. The number of banks offering BHIM-UPI for the same period has increased from 48 to 142 in June, 2019. The percentage share of BHIM application out of BHIM-UPI works out 2.1 % in June 2019. While the volume of transactions on BHIM App has increased during the same period, its share as a percent of all transactions on BHIM UPI platform has come down due to overall growth in the digital payment transactions, emergence and growth of new Payment Service Providers (PSPs) like Paytm, PhonePe, Google Tez, etc.

(c): Month wise share of BHIM App since from July, 2018 to October, 2018 is as mentioned below:

Month	% Share by Volume
Jul-18	6%
Aug-18	5%
Sep-18	4%
Oct-18	4%

(d): One of the objectives of cashback incentive for BHIM app was to promote BHIM app for making digital payments and accordingly the scheme was initiated which closed on 31<sup>st</sup> March, 2019. However, the value of transaction through BHIM app is continuously increasing as shown in **Annexure II**.

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## Annexure-I

Month-year	Volume of Transaction (In Lakh)		Number of Banks live on BHIM UPI	Percentage share of BHIM App out of BHIM-UPI
	BHIM App	BHIM-UPI		
Dec'16	0.4	19.7	35	2.2%
Jab'16	17.2	41.5	36	41.4%
Feb'17	19.7	41.6	44	47.4%
Mar'17	25.0	61.6	44	40.6%
Apr'17	32.0	72.0	48	44.4%
May'17	40.0	94.0	49	42.6%
Jun'17	46.0	104.0	52	44.2%
Jul'17	54.0	116.0	53	46.6%
Aug'17	68.0	168.0	55	40.5%
Sep'17	76.0	310.0	57	24.5%
Oct'17	76.0	770.0	60	9.9%
Nov'17	82.0	1050.0	61	7.8%
Dec'17	91.0	1456.0	67	6.3%
Jan'18	96.0	1518.0	71	6.3%
Feb'18	99.0	1714.0	86	5.8%
Mar'18	119.0	1781.0	91	6.7%
Apr'18	126.0	1900.8	97	6.6%
May'18	141.6	1894.8	101	7.5%
Jun'18	163.0	2464.0	110	6.6%
Jul'18	164.2	2356.0	114	7.0%
Aug'18	165.0	3118.9	114	5.3%
Sep'18	163.3	4057.4	122	4.0%
Oct'18	182.7	4822.3	128	3.8%
Nov'18	173.5	5249.4	128	3.3%
Dec'18	170.6	6201.7	129	2.8%
Jan'19	139.8	6726.3	134	2.1%
Feb'19	128.3	6741.9	139	1.9%
Mar'19	149.2	7994.3	142	1.9%
Apr'19	151.5	7817.9	144	1.9%
May'19	157.7	7335.4	143	2.2%
Jun'19	154.9	7545.4	142	2.1%

Source: <https://www.npci.org.in>

## Annexure-II

Month	BHIM	
	Volume (Crore)	Value (Crore)
Dec'16	0.0	2
Jab'16	0.2	356
Feb'17	0.2	623
Mar'17	0.3	823
Apr'17	0.3	1002
May'17	0.4	1307
Jun'17	0.5	1487
Jul'17	0.5	1600
Aug'17	0.7	1899
Sep'17	0.8	2245
Oct'17	0.8	2349
Nov'17	0.8	2549
Dec'17	0.9	3083
Jan'18	1.0	3647
Feb'18	1.0	4011
Mar'18	1.2	4840
Apr'18	1.3	4973
May'18	1.4	5748
Jun'18	1.6	6261
Jul'18	1.6	6693
Aug'18	1.7	6873
Sep'18	1.6	7065
Oct'18	1.8	8206
Nov'18	1.7	7982
Dec'18	1.7	7589
Jan'19	1.4	6203
Feb'19	1.3	5624
Mar'19	1.5	6417
Apr'19	1.5	6584
May'19	1.6	6627
Jun'19	1.5	6202



