



# Direct Benefit Transfer -

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Head- Financial Inclusion





# NPCI - Introduction



- Umbrella organization for all retail payment systems in India
- Promoted by 10 commercial banks under the aegis of IBA and guidance of RBI
- Not-for-Profit organisation
- Working towards Touching every Indian with one or other payment services





# Our Products and Services



- Largest domestic interoperable 24X7 ATM Network
- 634 members and 2,22,000+ ATMs, > 10 million transactions/day
- Bouquet of New Value Added Services



- Domestic Card Scheme, Debit / Kisan /EMV / Prepaid Variants
- 500+ issuing Banks, 260 million+ RuPay Cards
- 12 lakh+ PoS terminals, 40,000+ E Com merchants



- AEPS allows online interoperable transaction at PoS (MicroATM) through Business correspondents using Aadhaar authentication.
- 115 AePS enabled entities.
- 10 million+ AEPS transactions.



- 24X7, instant money transfer through Mobile / ATM / Internet
- Using mobile no & MMID /Ac.No & IFSC Code / Aadhaar No
- 138 member banks



- Web based solution to facilitate interbank, high volume, electronic transactions which are repetitive and periodic in nature.
- 1,144 NACH Unique Banks.
- APBS is successfully channelizing the Government subsidies.



- Clearing through electronic Image, curtailing physical transfer.



DBT transactions - Aadhaar based and Account based

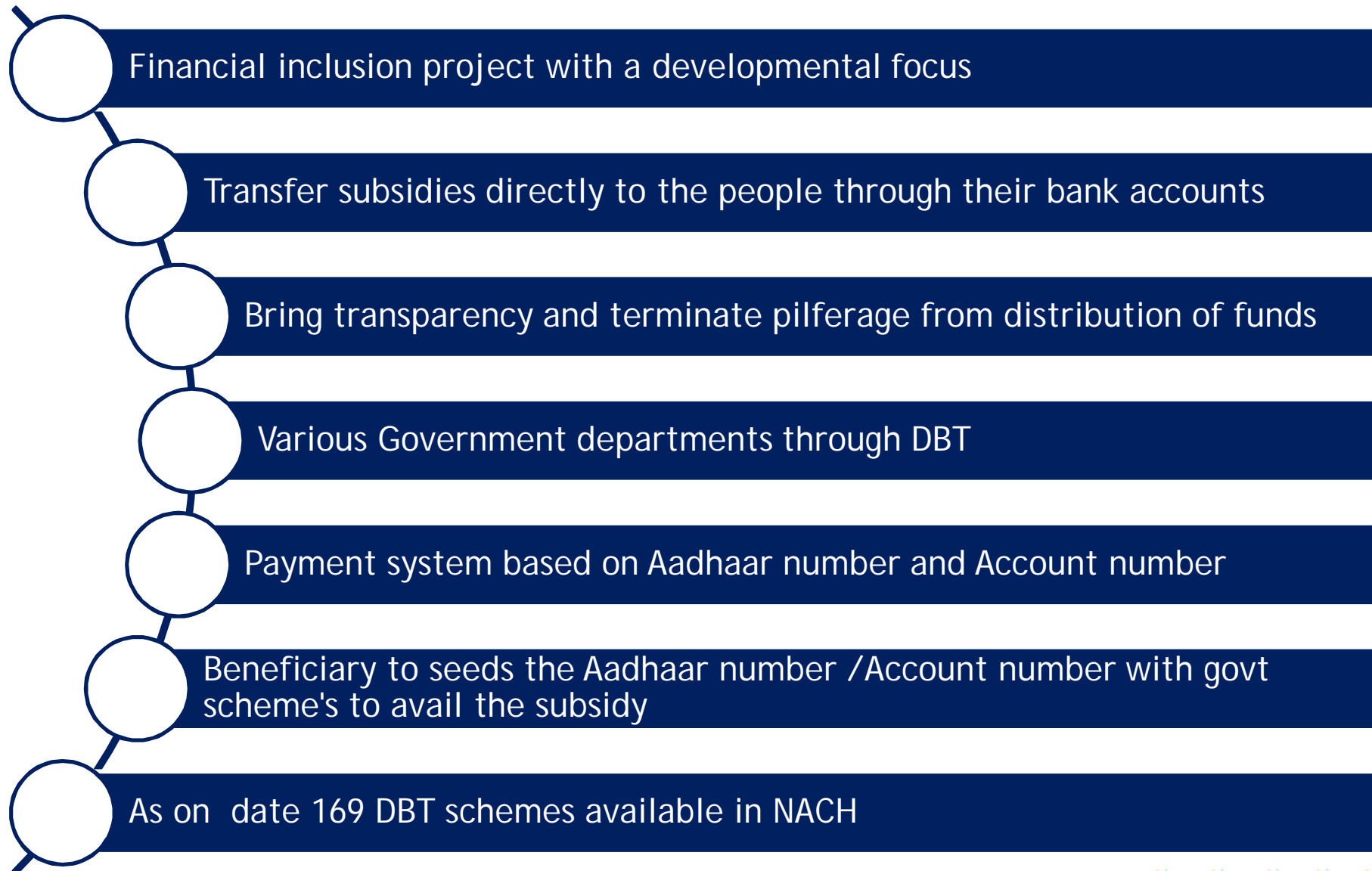
Network of 1,144 banks - 781 for APB and 1,152 for ACH

35 Crore Aadhaar numbers seeded in NPCI mapper

6 settlements in a day - 3 each for APB and ACH

Aadhaar based DBT - 690.66 lakhs (Jan, 16 to Jul, 16)

Account based DBT - 1,650.41 lakhs (Jan, 16 to Jul, 16)





# DBT & DBTL Nos. (2016)

## DBT PROCESS

DBT transactions								
Month	Aadhaar based				Account based			
	Presentation		Returns		Presentation		Returns	
	Count (In lakhs)	Value (In crores)	Count (In lakhs)	Value (In crores)	Count (In lakhs)	Value (In crores)	Count (In lakhs)	Value (In crores)
Jan	94.55	922.60	0.18	2.24	41.39	680.08	0.94	12.95
Feb	51.13	458.70	0.11	1.13	236.19	4,860.79	4.78	66.62
Mar	70.38	624.56	0.15	1.56	215.90	8,385.77	4.86	133.39
Apr	134.17	1,301.36	0.39	4.25	316.71	6,552.09	9.21	115.38
May	111.47	968.26	0.37	4.06	238.19	4,465.63	5.49	63.44
Jun	90.47	924.19	0.31	3.39	212.99	3,338.01	5.43	74.56
Jul	138.49	1,287.20	0.34	3.66	503.42	7,768.31	9.74	114.71
<b>Total</b>	<b>690.65</b>	<b>6,486.86</b>	<b>1.85</b>	<b>20.28</b>	<b>1,764.79</b>	<b>36,050.69</b>	<b>40.45</b>	<b>581.05</b>
%			<b>0.27</b>	<b>0.31</b>			<b>2.29</b>	<b>1.61</b>

## DBTL PROCESS

DBTL transactions								
Month	Aadhaar based				Account based			
	Presentation		Returns		Presentation		Returns	
	Count (In lakhs)	Value (In crores)	Count (In lakhs)	Value (In crores)	Count (In lakhs)	Value (In crores)	Count (In lakhs)	Value (In crores)
Jan	559.57	1,397.79	2.75	5.69	342.37	893.19	4.45	9.41
Feb	664.47	1,253.86	2.51	5.05	386.07	780.30	3.85	7.83
Mar	586.38	702.38	4.35	7.39	321.56	424.49	5.32	9.85
Apr	592.66	647.93	3.37	4.79	306.03	369.95	4.20	6.80
May	558.70	701.19	3.55	0.05	281.58	385.41	4.65	7.24
Jun	638.27	930.36	3.76	5.56	309.04	485.95	4.58	7.21
Jul	645.48	890.95	3.13	4.62	159.56	240.12	1.56	2.47
<b>Total</b>	<b>4,245.54</b>	<b>6,524.46</b>	<b>23.42</b>	<b>33.16</b>	<b>2,106.21</b>	<b>3,579.41</b>	<b>28.62</b>	<b>50.81</b>
%			<b>0.55</b>	<b>0.51</b>			<b>1.36</b>	<b>1.42</b>



Type Of Bank	APBS	ACH-CR
Public Sector Banks	27	27
Private Sector Banks	22	22
Foreign Banks	5	26
Regional Rural Banks	56	56
Local Area Bank	3	4
State Co-Op Banks	25	31
District Central Co-Op Banks	255	272
Scheduled Urban Co-Op Banks	44	49
Other- Urban Co-Op Banks	344	665
<b>Total</b>	<b>781</b>	<b>1,152</b>





# Operation Flow







# Aadhaar Seeding Process Flow

## Bank Branch



Customer initiates Aadhaar Seeding Request with branch

## Bank Nodal Centre



Banks Team fetches the Aadhaar number seeded in CBS & prepare the Mapper file

## NPCI MAPPER



At the EOD bank receive Aadhaar Mapped Report & Moved out Report

Aadhaar number stored in mapper along with Seeding Banks' IIN



Bank Seeds the Aadhaar number in CBS



Bank upload the Aadhaar Files to NPCI Mapper



Transaction Origination

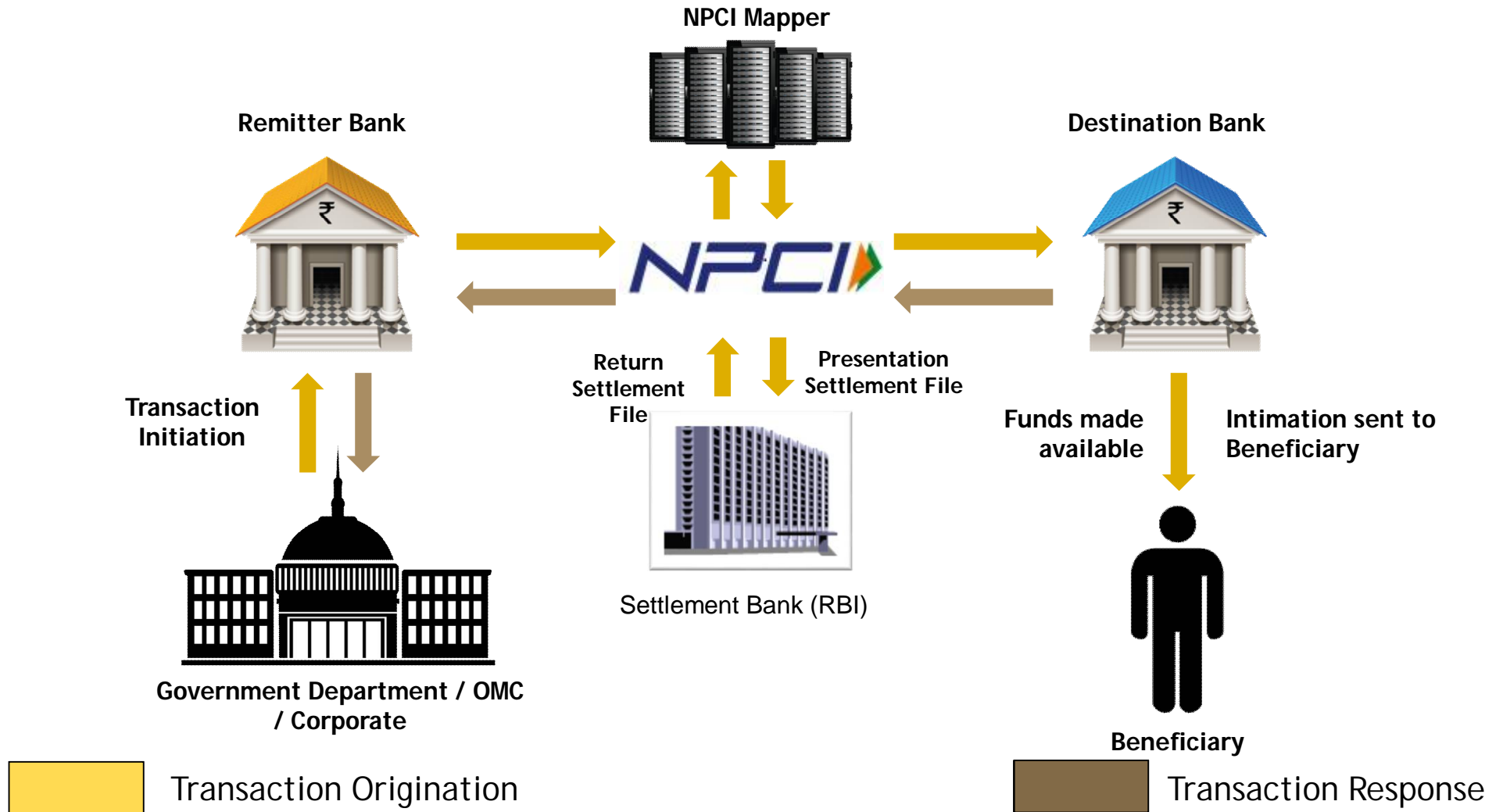


Transaction Response





# Transaction flow





## Session Timings - Direct Benefit Transfers

S.NO.	Session Timings	Presentation	Returns
1	APB 1	07:00 AM to 09:00 AM	10:00 AM to 03:00 PM
2	ACH 1	07:00 AM to 09:00 AM	10:00 AM to 03:00 PM
3	APB 2	10:00 AM to 11:45 AM	01:00 PM to 04:00 PM
4	ACH 2	10:00 AM to 11:45 AM	01:00 PM to 04:00 PM
5	APB 3	12:00 PM to 01:00 PM	02:00 PM to 05:00 PM
6	ACH 4	12:00 PM to 01:00 PM	02:00 PM to 05:00 PM

Response files provided on the same day to the sponsor banks

In case of Aadhaar based transactions account number and name are provided in the response files



# Benefits



Aadhaar number and Account number based processing



T+0 Day settlement and standard return codes



Host to host processing



Direct access to sub-member banks



Centralized platform

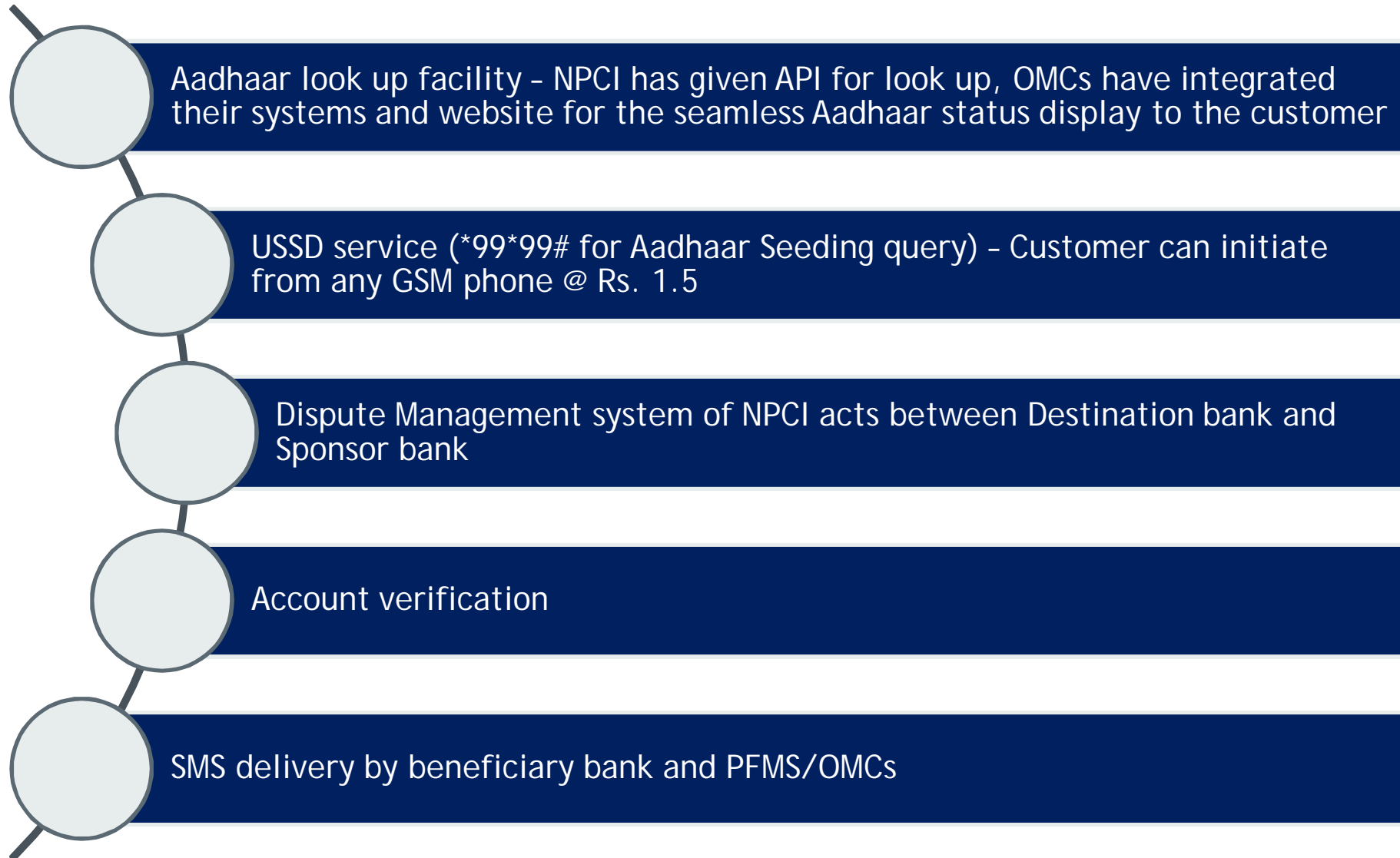


Warehousing capability



Online dispute system





# NACH Switching fees & Interchange

## NACH TRANSACTION CHARGES (INR)

S. No.	NACH Product	Switching Fee(NPCI) Per Transaction	Inter change Fee (Destination Bank) Per Transaction	Total Fee Payable by Sponsor Bank Per Transaction
1	APB*	0.15	0.25	0.40
2	NACH Credit (156 / 306)	0.20	0.25	0.45
3	NACH Debit (156 / 306)**	0.20	0.50	0.70

Sponsor Bank Shall pay to destination bank Rs.5/- for each of their mandate processed within the T+5 working day period



# Charges and incentive

OM F.No.32(07)/PF-II/2-11 (Vol.II) dated Feb 26, 2016 - DOE

All DBT & PAHAL (including Kerosene) should be routed through NPCI

Additional cash-out incentive for i. Mahatma Gandhi NREGA, ii. Maternity Benefits & Pension Scheme

A fixed component of Rs.5/- per transaction & a variable component of Rs.0.50 per hundred subject to maximum of Rs.5/-

Claims will be settled at monthly intervals

OM with effective form August 01, 2015



# Milestones



34.90 crores aadhaar seeded to  
NACH mapper



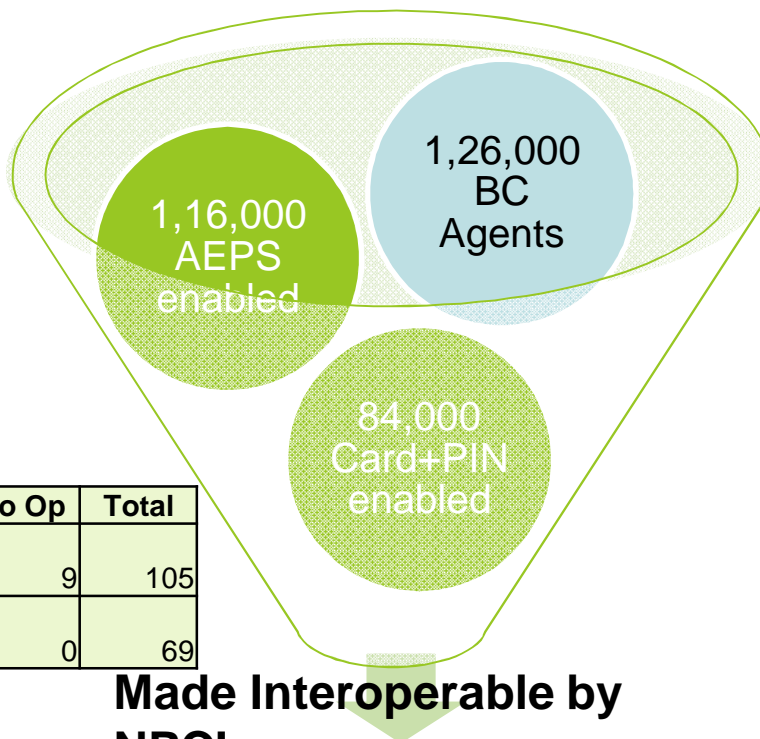
1,160 unique banks







# BANKING BC TOUCH POINTS- LAST MILE DELIVERY



Banks	PSB	RRB	PVT	Co Op	Total
ON US (Own)	27	51	18	9	105
Interoperable	27	34	8	0	69

**Proposed Touch points**

**Fair Price Shops- 5,30,000+**

**CSC Outlets- 1,90,000+**

**DoP- 1,50,000+**





**NPCI @ 2020...Touching Every Indian**

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