

## Average Value of ATM cash withdrawal transactions

Month	Withdrawal Count	CashWithdrawn	Average Withdrawal Size
Nov-09	3,58,50,604	99,16,03,08,250	2,766
Dec-09	3,84,47,527	1,07,63,52,97,189	2,800
Jan-10	4,04,36,025	1,14,28,70,03,600	2,826
Feb-10	3,98,35,343	1,12,48,09,87,202	2,824
Mar-10	4,43,19,945	1,25,30,55,26,700	2,827
Apr-10	4,46,27,611	1,28,97,74,25,028	2,890
May-10	4,84,69,737	1,44,51,81,48,918	2,982

## Amount Category of cash withdrawal transactions

Amount of Transactions	Mar-10		Apr-10		May-10	
	No. of Transactions	% of Txns	No. of Transactions	% of Txns	No. of Transactions	% of Txns
Upto Rs. 499	1,02,51,961	23.13	98,81,778	22.14	1,01,65,013	20.97
( Rs. 500 to Rs. 999)	73,32,173	16.54	73,12,303	16.39	78,12,658	16.12
( Rs. 1,000 to Rs. 1,999)	73,63,921	16.62	74,20,310	16.63	80,92,053	16.70
( Rs. 2,000 to Rs. 2,999)	43,08,989	9.72	44,11,614	9.89	48,69,070	10.05
( Rs. 3,000 to Rs. 3,999)	25,43,589	5.74	26,25,644	5.88	28,89,737	5.96
( Rs. 4,000 to Rs. 4,999)	16,70,025	3.77	17,20,840	3.86	18,73,764	3.87
( Rs. 5,000 to Rs. 7,999 )	48,53,785	10.95	50,76,184	11.37	57,04,048	11.77
( Rs. 8,000 to Rs. 9,999 )	8,50,990	1.92	8,86,455	1.99	9,69,977	2.00
( Rs. 10,000 and above )	51,44,512	11.61	52,92,483	11.86	60,93,417	12.57
<b>Total</b>	<b>4,43,19,945</b>		<b>4,46,27,611</b>		<b>4,84,69,737</b>	

## Contact Details For Service Related Issues

Following officials of NPCI would be the point of contact for all service related issues.

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## About NPCI

National Payments Corporation of India (NPCI) has been set up to build a state-of-the-art central payment system infrastructure which would be used by all the banks / financial institutions / intermediaries in India in a cost effective manner and would help the banks provide superior payment services to their customers. Vision and formation of NPCI is backed by Reserve Bank of India (RBI) and Indian banking association (IBA). NPCI has defined business lines to process in-country interbank transactions for ATM, POS, 24\*7 Remittance, ACH and CTS.

## Vision

Anywhere Anytime payment services -

- Simple ,easy to use , safe and secure, fast and cost effective.

## Mission

- To build state of the art world class customer friendly electronic retail payments system available and affordable by all round the clock.

## Objectives

To integrate and consolidate all retail payment systems such that they are :

- Inclusive
- Varied yet simple
- Available round the clock
- Fully automated
- Customer friendly
- Universally accessible
- Affordable to all
- World class

## NPCI Board

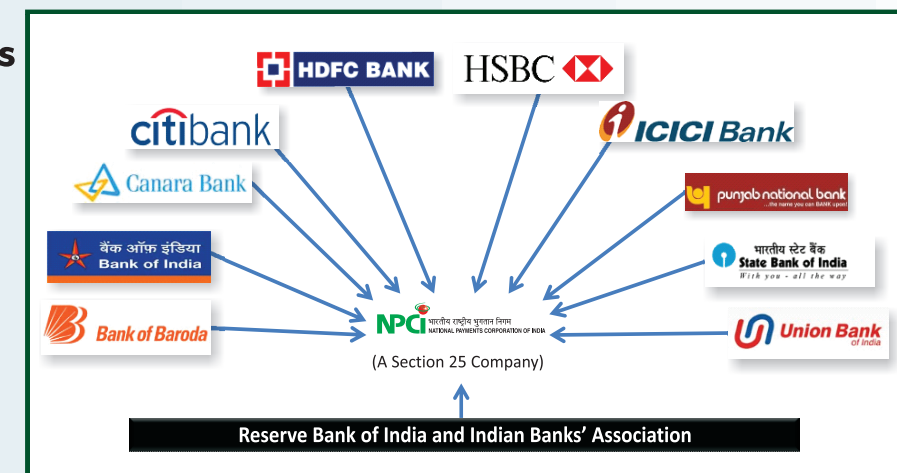
### Chairman

**Shri N. R. Narayana Murthy** - Chairman & Chief Mentor Infosys Technologies Ltd

### Members

- Shri M. Balachandran** - Director IBPS and Ex-CMD of Bank of India and Nominee of Reserve Bank of India
- Shri K. M. Asawa** - General Manager, Projects & IT, Bank of Baroda
- Shri P A Kalyanasundar** - General Manager, IT, Bank of India
- Shri M. Ramkumar** - General Manager, Canara Bank
- Shri Sudeep Yadav** - MD, Global Transaction Services, Citibank
- Shri Bhavesh Zaveri** - Country Head Wholesale Banking Operations & Cash Management, HDFC Bank Limited
- Shri Thomas Schickler** - Senior Vice President & Head-Global Payments & Cash Management, HSBC Limited
- Shri S. Dhamodaran** - Senior General Manager & Head Global Operations Group, ICICI Bank Limited
- Shri Madanjit Singh** - General Manager, Punjab National Bank
- Shri Diwakar Gupta** - Deputy Managing Director & GE (Rural Business), State Bank of India.
- Shri S. Raman** - Executive Director, Union Bank of India

## Core Promoter Banks



## National Financial Switch (NFS):

On authorization received from RBI under the Payments & Settlement Act, 2007, NPCI has taken over the NFS from IDRBT on Dec.14, 2009 NFS Switch solution is provided by M/s. Euronet India Service Pvt. Ltd. through their Switch Application (ITM Gold) along with the On-line Dispute Management System (DMS) to lodge and settle the disputes on account of ATM Settlement through NFS Network. At the time of takeover, there were 37 Members with 51,000 +ATMs under the Network which has now grown to **41 Members** (List Below) with 60,282 ATMs.

Sr. No	Member Banks	Current ATMs
1	Allahabad Bank	211
2	Andhra Bank	872
3	Axis Bank	4458
4	Bank of Baroda	1307
5	Bank of India	810
6	Bank of Maharashtra	345
7	Barclays Bank	17
8	Canara Bank	2013
9	Catholic Syrian Bank	148
10	Central Bank of India	417
11	City Union Bank	156
12	Corporation Bank	1110
13	Cosmos Cooperative Bank	96
14	Dena Bank	400
15	Development Credit Bank	111
16	Dhanalakshmi Bank	312
17	HDFC Bank	4281
18	ICICI Bank	5311
19	IDBI Bank	1204
20	Indian Bank	1006
21	Indian Overseas Bank	783
22	IndusInd Bank	532
23	Jammu and Kashmir Bank	304
24	Karnataka Bank	218
25	Karur Vysya Bank	382
26	Kotak Mahindra Bank	516
27	Lakshmi Vilas Bank	175
28	Oriental Bank of Commerce	986
29	Punjab and Sind Bank	62
30	Punjab National Bank	3610
31	South Indian Bank	375
32	Standard Chartered Bank	271
33	State Bank of India	21610
34	Syndicate Bank	1191
35	Tamilnaad Mercantile Bank	143
36	The Federal Bank Ltd.	749
37	UCO Bank	486
38	Union Bank of India	2347
39	United Bank of India	284
40	Vijaya Bank	443
41	Yes Bank Limited	230

The following Banks would shortly be joining the NFS Network

Sr. No	Bank Name	Current ATMs
1	Bank of Bahrain & Kuwait	2
2	Shamrao Vithal Cooperative Bank	82
3	The Greater Bombay Co-op Bank	20
4	The Bank of Rajasthan Ltd	127
5	Thane Janata Sahkari Bank Ltd	52
6	Mahanagar Cooperative Bank Ltd	5
7	Ratnakar Bank Ltd	16
8	Citi Bank	462
9	Dombivli Nagari Sahakari Bank Ltd	22
10	HSBC	178
11	ING Vysya Bank	450

### Schedule of Forthcoming NFS Meetings 2010

Steering Committee Meetings :- • 20th July 2010 • 21st September 2010 • 23rd November 2010  
User Group Meetings :- • 14th June 2010 • 14th December 2010

## Statistics for NFS Network

Following are major statistics for NFS Network:

Sr. No	Year 2009-10 Months	No. of Members	No. of ATMs	NFS Total Transactions	Percentage Records		Average Daily	
					Approved	Decline	Business	Technical
1	April	34	38,714	2,92,66,432	79.18%	20.82%	11.34%	9.48%
2	May	35	40,296	3,84,60,971	84.49%	15.51%	10.74%	4.76%
3	June	36	41,258	4,15,65,762	85.12%	14.88%	10.70%	4.18%
4	July	37	42,375	5,04,65,138	85.08%	14.92%	10.39%	4.53%
5	August	37	42,375	5,74,61,154	84.02%	15.98%	10.21%	5.78%
6	September	37	46,883	6,02,38,043	84.67%	15.33%	10.12%	5.21%
7	October	37	46,905	6,52,09,439	85.52%	14.48%	10.33%	4.15%
8	November	37	49,467	5,77,84,892	86.62%	13.38%	10.70%	2.68%
9	December	37	51,518	6,25,09,772	86.42%	13.58%	11.03%	2.55%
10	January	37	53,904	6,56,83,633	86.48%	13.52%	11.31%	2.22%
11	February	37	54,603	6,52,40,073	85.65%	14.35%	11.10%	3.25%
12	March	38	56,711	7,25,94,523	86.23%	13.77%	11.37%	2.40%
13	April	39	57,371	7,52,54,032	85.01%	14.99%	11.11%	3.88%
14	May	39	59,471	7,79,40,902	87.20%	12.80%	10.99%	1.82%

## Statistics on account of Dispute Management :

Following are the major statistics on Dispute Management –

Sr. No	Year 2009-10 Months	Chargebacks	Represent Ments	Debit Adjust.	Credit Adjust.	Total Disputes	% of NFS Total Transaction
2	May	60,819	5,266	-	49,878	115,963	0.30%
3	June	40,692	6,468	-	8,525	55,685	0.13%
4	July	52,496	8,102	-	7,939	68,537	0.14%
5	August	83,938	11,977	-	36,589	132,504	0.23%
6	September	69,148	12,184	-	23,306	104,638	0.17%
7	October	62,440	12,096	-	15,977	90,513	0.14%
8	November	49,245	12,163	-	8,080	69,488	0.12%
9	December	67,488	14,423	2,168	15,422	99,501	0.16%
10	January	65,306	13,609	2,481	21,836	103,232	0.16%
11	February	62,229	15,393	2,750	14,137	94,509	0.14%
12	March	66,724	14,328	5,445	10,075	96,572	0.13%
13	April	99,863	15,834	3,029	33,187	1,51,913	0.20%
14	May	41,451	11,247	3,513	32,471	88,682	0.11%

Note in case of Disputed figures; Adjustments were shown combined for Debit & Credit till Nov, 2009 & NFS total transaction is approved transaction Plus decline transaction