

NATIONAL ELECTRONIC TOLL COLLECTION PROGRAMME (FASTag)

PERFORMANCE REPORT OF BANKS

October 2020

Indian Highways Management Company Ltd.



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2. FASTag Issuance Report

S. No.	Name of Issuer Bank	FASTag issued (Previous month)	FASTag issued (Reporting month)	% Growth
1	PAYTM Bank	1,93,548	2,27,483	18%
2	ICICI Bank	1,36,482	1,58,084	16%
3	Airtel Payments Bank	97,976	1,09,875	12%
4	IDFC Bank	70,856	68,858	-3%
5	HDFC Bank	47,270	61,704	31%
6	Axis Bank Ltd	32,625	40,897	25%
7	IndusInd Bank (including NHAI Wallet)	31,262	36,401	16%
8	State Bank of India	24,037	24,640	3%
9	Bank of Baroda	14,613	16,699	14%
10	Equitas Small Finance Bank	18,248	16,312	-11%
11	Federal Bank	10,557	11,011	4%
12	Karur Vysya Bank	8,143	10,475	29%
13	Kotak Mahindra Bank	9,781	8,713	-11%
14	IDBI Bank	6,585	3,161	-52%
15	South Indian Bank	2,086	3,060	47%
16	Yes Bank	2,271	2,211	-3%
17	Union Bank of India	769	692	-10%
18	Punjab National Bank	629	571	-9%
19	Canara Bank	455	515	13%
20	City Union Bank Limited	414	362	-13%
21	Saraswat Bank	222	167	-25%
22	FINO Payment Bank	77	93	21%
23	AU Small Finance Bank	3	21	600%
24	Allahabad Bank	37	20	-46%
25	Nagpur Nagarik Sahakari Bank Ltd	22	20	-9%
26	Syndicate Bank	1	2	100%

3. Acquirer Bank Performance

3.1. ETC Transactions

A. ETC Count (in no.)

S. No.	Name of Acquirer Bank	No. of allocated toll plazas (NH + SH) current	ETC Txn Count in last month (in lakhs)	ETC Txn Count in reporting month (in lakhs)	% Growth
1	ICICI Bank	190	401.58	443.73	10%
2	PAYTM Bank	213	290.69	320.65	10%
3	IDFC Bank	150	213.64	240.94	13%
4	State Bank of India	20	62.77	69.41	11%
5	Axis Bank Ltd	36	52.62	57.78	10%
6	HDFC Bank	64	39.40	47.14	20%
7	Kotak Mahindra Bank	81	36.96	40.40	9%
8	KVB Bank	01	2.82	3.31	17%
9	Equitas Small Finance Bank	01	0.14	0.23	60%
10	IndusInd Bank Limited	-	0.23	0.00	NA

B. ETC Collection (in Rs.)

S. No.	Name of the Bank	Total No. of allocated plaza	ETC Txn Amount in last month (in Rs. Cr)	ETC Txn Amount in current month (in Rs. Cr)	% Growth
1	ICICI Bank	190	780.46	845.71	8%
2	PAYTM Bank	213	484.62	551.11	14%
3	IDFC Bank	150	389.36	433.63	11%
4	Axis Bank Ltd	36	93.72	99.49	6%
5	State Bank of India	20	73.71	78.60	7%
6	HDFC Bank	64	59.17	66.30	12%
7	Kotak Mahindra Bank	81	56.72	59.21	4%
8	KVB Bank	1	2.08	2.54	22%
9	Equitas Small Finance Bank	1	0.36	0.57	59%
10	IndusInd Bank Limited	0	0.40	0.00	NA

3.2. Interface Control Document ICD 2.5 Implementation Status

S. No.	Name of Bank	Total no. of live plazas	No. of toll plaza implemented with ICD 2.5
1.	Paytm Payments Bank	213	19
2.	Kotak Mahindra Bank	81	12
3.	IDFC First Bank	150	11
4.	ICICI Bank	190	10
5.	HDFC Bank	64	9
6.	Axis Bank	36	4
7.	SBI	20	1
8.	IndusInd Bank	-	1
9.	KVB Bank	01	0
10.	Equitas Small Finance Bank	01	0
Total			67

3.3. Top 10 Toll Plazas in terms of growth in ETC Transaction Volume

S. No.	Name of the toll plaza	State	ETC Txn volume in the last month (in Rs. Crs.)	ETC Txn volume in the current month (in Rs. Crs.)	% Growth	Acquirer Bank
1.	Shahjahanpur Toll Plaza	Rajasthan	25.31	28.14	11%	ICICI Bank
2.	L&T Vadodra	Gujarat	23.57	25.95	10%	Paytm Payments Bank
3.	Gharonda Toll Plaza	Haryana	16.29	21.21	30%	ICICI Bank
4.	Barajore toll plaza	Uttar Pradesh	17.96	20.18	12%	ICICI Bank
5.	IRB Choryasi	Gujarat	16.87	19.00	13%	SBI
6.	Jaipur Plaza	Rajasthan	15.64	17.50	12%	ICICI Bank
7.	Mahuvan Toll Plaza	Uttar Pradesh	13.55	15.44	14%	ICICI Bank
8.	Manoharpura Toll plaza	Rajasthan	12.69	14.17	12%	ICICI Bank
9.	IRB Bhagwada	Gujarat	12.45	14.04	13%	Paytm Payments Bank
10.	IRB Boriach	Gujarat	12.55	14.04	12%	ICICI Bank

3.4. Penalty imposed on Bank for SLA breaches, etc.

S. No.	Name of Bank	Reason for Penalty	Default Charges
1.	Kotak Mahindra Bank	Non settlement of clean transaction amount to the agency within T+1 day **	Rs. 50,000/-

** [Acquirer Bank shall settle the amount for all clean transactions to concessionaire/toll operators within T+1 working day. If bank fails to settle the amount within T+1 day, penalty of Rs. 50,000/- will be imposed on bank per incident.]

4. Point-of-Sale (POS) for FASTag set up by Banks

4.1. Point-of-Sale (POS) - Over-the-Counter*

[* where the physical tag is available at the POS and can be handed over and affixed to customer's vehicle on the spot]

Total POS location received from various banks – 33, 565 nos.

S. No.	Name of Bank	No. of POS at toll plazas	No. of POS at other locations	Total No. of POS locations
1.	Paytm Payments Bank	500	25,000	25,500
2.	Bank of Baroda	0	5499	5499
3.	Equitas Small Finance Bank	1	377	378
4.	ICICI Bank	204	2	206
5.	IndusInd Bank	Nil	144	144
6.	HDFC Bank	51	0	51
7.	Axis Bank	36	-	36
8.	KVB	-	-	-
9.	Yes Bank	10	6	16
10.	Kotak Mahindra Bank	75	-	75
11.	AU Small Finance Bank	-	5	5
12.	PNB Bank	-	1271	1271
13.	IDFC First Bank	37	-	37
14.	Airtel	347	-	347
15.	State Bank of India	<i>Updated POS details not received from banks</i>		
16.	South Indian Bank			
17.	City Union Bank			
18.	FINO Bank			
19.	Federal Bank			
20.	Union Bank of India			

S. No.	Name of Bank	No. of POS at toll plazas	No. of POS at other locations	Total No. of POS locations
21.	Allahabad Bank	<i>Updated POS details not received from banks</i>		
22.	Canara Bank			
23.	IDBI Bank Ltd.			
24.	NNSB Bank			
25.	Saraswat Bank			
26.	Syndicate Bank			

4.2. Other types of POS (Digital issuance, etc.)

[Digital issuance (delivery via courier after issuance), etc.]

S. No.	Name of Bank	No of POS location / Types				Total POS Locations
		Bank Branch	RTO	Transport Hub	Others	
1.	ICICI Bank	5313	-	-	1	5314
2.	Axis Bank	4,084	-	-	472	4,556
3.	HDFC Bank	1400	-	26	269	1,695
4.	IndusInd Bank	902			1	903
5.	KVB	788			Online issuance through website – www.fastag.kvb.co.in & Kvb DLite mobile app	788
6.	Equitas	375			-	375
7.	Bank of Baroda	-	-	-	Online issuance through Bank portal	-
8.	Paytm Payments Bank	-	-	-	-	-
9.	Yes Bank	-	-	-	-	Nil
10.	Kotak Mahindra Bank	-	-	-	636	636
11.	AU Small Finance Bank	-	-	-	1 (Bank website)	1
12.	PNB Bank	-	-	-	1 (Through online portal) https://www.pnbindia.in/PNB-Netc.html	1
13.	IDFC First Bank	-	-	-	491	491
14.	Airtel	-	-	-	Bank website, My FASTag App	1
15.	State Bank of India	<i>Updated POS details not received from banks</i>				
16.	South Indian Bank					
17.	City Union Bank					
18.	FINO Bank					
19.	Federal Bank					
20.	Union Bank of India					
21.	Allahabad Bank					
22.	Canara Bank					

S. No.	Name of Bank	No of POS location / Types				Total POS Locations
		Bank Branch	RTO	Transport Hub	Others	
23.	IDBI Bank Ltd.	<i>Updated POS details not received from banks</i>				
24.	NNSB Bank					
25.	Saraswat Bank					
26.	Syndicate Bank					

4.3. Tag Inventory & Tag Procurement Details

S. No.	Name of Bank	No. of unsold Tags in Stock	No. of Tag Procurement in Process
1.	SBI Bank	13,28,837	8,50,000
2.	IDFC First Bank	5,65,016	10,00,000
3.	ICICI Bank	9,00,112	5,00,000
4.	HDFC Bank	19,21,499	-
5.	Axis Bank	14,94,632	-
6.	Airtel Bank	37,33,004	-
7.	IndusInd Bank	95,595	3,00,000
8.	KVB Bank	70,763	1,00,000
9.	Equitas Bank	1,18,762	
10.	PayTM Payments Bank	34,41,339	15,00,000
11.	Allahabad Bank	<i>Updated Tag Inventory & Tag Procurement details not received from banks</i>	
12.	AU Small Finance Bank		
13.	Bank of Baroda		
14.	Canara Bank		
15.	City Union Bank		
16.	Federal Bank		
17.	FINO Bank		
18.	IDBI Bank Ltd.		
19.	Kotak Mahindra Bank		
20.	NNSB Bank		
21.	Punjab National Bank		
22.	Saraswat Bank		

S. No.	Name of Bank	No. of unsold Tags in Stock	No. of Tag Procurement in Process
23.	South Indian Bank	<i>Updated Tag Inventory & Tag Procurement details not received from banks</i>	
24.	Syndicate Bank		
25.	Union Bank of India		
26.	YES Bank		
Total		1,36,69,559	42,50,000

5. Status of various Complaints Received on 1033 NH Helpline

5.1. Complaints/Queries related to Bank issued FASTag – For the reporting month

S. No	Bank Name	For the Reporting Month (Oct-2020)						BTD (From Mar'18 to till date)			
		Total Calls Count (Including Query Call)	Not Able to pass toll plaza calls	Complaint Forwarded to Bank (Backend Issues)	Resolution Received from Bank	Resolution %	Pending %	Complaint Forwarded to Bank (Backend Issues)	Resolution Received from Bank	Resolution %	Pending %
1	State Bank of India	8287	8287	86	81	94%	6%	8432	8423	100%	0%
2	ICICI Bank	7695	7695	65	8	12%	88%	6565	6460	98%	2%
3	Paytm Payments Bank	5852	5852	214	199	93%	7%	5073	5024	99%	1%
4	HDFC Bank	4845	4845	24	21	88%	13%	4691	4684	100%	0%
5	IDFC Bank	5759	5759	77	71	92%	8%	2732	2723	100%	0%
6	Axis Bank	4046	4046	7	6	86%	14%	949	948	100%	0%
7	Equitas Small Finance Bank	380	380	1	1	100%	0%	493	492	100%	0%
8	Airtel Payment Bank	5501	5501	146	118	81%	19%	540	497	92%	8%
9	Karur Vysya Bank	280	280	6	5	83%	17%	198	197	99%	1%
10	Kotak Mahindra Bank	1321	1321	9	8	89%	11%	176	169	96%	4%
11	Bank of Baroda	1424	1424	16	16	100%	0%	126	126	100%	0%
12	South Indian Bank	120	120	2	0	0%	100%	95	93	98%	2%
13	Punjab National Bank	215	215	1	0	0%	100%	53	52	98%	2%
14	Federal Bank	158	158	1	1	100%	0%	48	48	100%	0%
15	IndusInd Bank	366	366	6	4	67%	33%	22	19	86%	14%

S. No	Bank Name	For the Reporting Month (Oct-2020)						BTD (From Mar'18 to till date)			
		Total Calls Count (Including Query Call)	Not Able to pass toll plaza calls	Complaint Forwarded to Bank (Backend Issues)	Resolution Received from Bank	Resolution %	Pending %	Complaint Forwarded to Bank (Backend Issues)	Resolution Received from Bank	Resolution %	Pending %
16	Union Bank of India	93	93	0	0	-	-	15	15	100%	0%
17	City Union Bank	127	127	0	0	-	-	10	10	100%	0%
18	Punjab & Maharashtra Corp.	18	18	0	0	-	-	14	14	100%	0%
19	FINO Payments Bank	17	17	0	0	-	-	4	4	100%	0%
20	Nagpur Nagarik Sahakari Bank Ltd	2	0	0	0	-	-	3	3	100%	0%
21	Saraswat Bank	13	13	0	0	-	-	3	3	100%	0%
22	Yes Bank	85	85	0	0	-	-	0	0	-	-
23	Syndicate Bank	76	76	0	0	-	-	0	0	-	-
24	Allahabad Bank	9	9	0	0	-	-	0	0	-	-
25	IDBI Bank Ltd	71	71	0	0	-	-	0	0	-	-
26	Indusind Bank (NHAIFASTag)	-	-	1722	1651	96%	4%	22834	22477	98%	2%

[Above data pertains to complaints/queries for bank-issued FASTag received on NH Helpline 1033; Complaints received on individual Bank's Customer Care number are not covered.]

5.2. Complaint/Queries related to NHAIFASTag

[For Bank-neutral FASTag linked to saving Bank's account of customer's choice of bank or NHAIFASTag Wallet]

Bank Name	Total Complaints Received (Reporting Month)	Resolved Complaints (Reporting Month)	Pending Complaints (Reporting Month)	% Resolution
IndusInd Bank (For NHAIFASTag Wallet)	1718	1647	71	95.87%
SBI Bank	40	40		100.00%
Paytm Payment Bank	16	16		100.00%
Airtel Payment Bank	13	11	2	84.62%
ICICI Bank	8	8		100.00%
HDFC Bank	4	3	1	75.00%
Axis Bank	2	1	1	50.00%
IDFC Bank	2	2		100.00%
KVB Bank	1	1		100.00%
Bank of Baroda	1	1		100.00%
Grand Total	1805	1730	75	95.84%

6. Other Key Activities

The status of activities to be carried out by banks as discussed in various meetings with NHAI/IHMCL are as under:

6.1. Submission of NACH mandate

[All Member banks are required to submit the NACH mandate of Rs. 5 lakhs as per discussion in NETC Steering Committee meeting held on 8 July 2019.]

S. No.	Name of Bank	Mandate Status Submitted/Pending
1.	Punjab National Bank	Pending since Nov 2019
2.	Saraswat Bank	Submitted
3.	City Union Bank Limited	Submitted
4.	IDBI Bank	Submitted
5.	Bank of Baroda	Submitted
6.	Equitas Small Finance Bank	Submitted
7.	PMC Bank	Submitted
8.	Canara Bank	Submitted
9.	Federal Bank	Submitted
10.	IndusInd Bank	Submitted
11.	Airtel Payments Bank	Submitted
12.	Kotak Mahindra Bank	Submitted
13.	State Bank of India	Submitted
14.	ICICI Bank	Submitted
15.	Paytm Payments Bank	Submitted
16.	HDFC Bank	Submitted
17.	South Indian Bank	Submitted
18.	Karur Vysya Bank	Submitted
19.	IDFC First Bank	Submitted
20.	Fino Payment Bank	Submitted
21.	Union Bank of India	Submitted
22.	Yes Bank	Submitted
23.	Axis Bank Ltd	Submitted
24.	Allahabad Bank	Submitted
25.	Syndicate Bank	Submitted
26.	Nagpur Nagarik Sahakari Bank Ltd	Submitted
27.	AU Small Finance Bank	Submitted

6.2. Development to enable VAHAN integration

[Development at bank's end for acceptance of special characters in VIN/Chassis number – To be carried out by all banks issuing FASTag at OEM/Dealer level. – Initial timeline for completion 31 July 2020, last timeline – 30 Sep 2020]

S. No.	Name of Bank	VAHAN Integration Status Completed/Under Development
1.	Axis Bank Ltd	Completed
2.	Bank of Baroda	Completed
3.	EQUITAS SFB	Completed
4.	Federal Bank	Completed
5.	HDFC Bank	Completed
6.	ICICI Bank	Completed
7.	IDFC First Bank	Completed
8.	Karur Vysya Bank	Completed
9.	South Indian Bank	Completed
10.	Paytm Payments Bank	Completed
11.	SBI	Completed
12.	Kotak Mahindra Bank	Completed
13.	IndusInd Bank	Completed
14.	South Indian Bank	Completed
15.	Union Bank of India	Completed

6.3. Bharat Bill Payment System (BBPS) Integration

[In line with discussion in the meeting held on 9 Dec 2019, it was discussed that all banks shall complete the enablement of cash recharge facility via BBPS by 15 Jan 2020 - All Banks who are part of BBPU to enable; extended timeline – 30 Sep 2020]

S. No.	Name of Bank	BBPS Integration Status Completed/Under Development
1.	Axis Bank	Live for Recharge
2.	IDFC First Bank	Live for Recharge
3.	HDFC Bank	Live for Recharge
4.	IndusInd Bank	Live for Recharge
5.	ICICI Bank	Live for Recharge
6.	Kotak Mahindra Bank	Live for Recharge
7.	Bank of Baroda	Live for Recharge
8.	Equitas Small Finance Bank	Live for Recharge
9.	IndusInd Bank (For NHAI Wallet – IHMCL)	Live for Recharge
10.	Paytm Payments Bank	UAT completed
11.	Federal Bank	Under UAT
12.	IDBI Bank	Under UAT

S. No.	Name of Bank	BBPS Integration Status Completed/Under Development
13.	AU Small Finance Bank	Under discussion
14.	Yes Bank	Under discussion
15.	Airtel Payments Bank	Under discussion
16.	Punjab National Bank	Under discussion

6.4. SMS/Missed call Facility for Balance Enquiry

[In line with discussion held on 9 Dec 2019, all member banks to develop Missed Call facility for balance enquiry of their customer by 15 Jan 2020; extended timeline – 30 Sep 2020]

S. No.	Name of Bank	SMS/Missed call Status Completed/Under Development
1.	Airtel Payments Bank	Completed
2.	AU Small Finance Bank	Completed
3.	Axis Bank Ltd	Completed
4.	Bank of Baroda	Completed
5.	City Union Bank Limited	Completed
6.	Equitas Small Finance Bank	Completed
7.	Federal Bank	Completed
8.	HDFC Bank	Completed
9.	ICICI Bank	Completed
10.	IDBI Bank	Completed
11.	IDFC First Bank	Completed
12.	IndusInd Bank	Completed
13.	Karur Vysya Bank	Completed
14.	Kotak Mahindra Bank	Completed
15.	Paytm Payments Bank	Completed
16.	Punjab National Bank	Completed
17.	Saraswat Bank	Completed
18.	South Indian Bank	Completed
19.	Union Bank of India	Completed
20.	PMC Bank	On CASA
21.	Yes Bank	On CASA
22.	State Bank of India	Pending; Under Development
23.	Canara Bank	Pending; Under Development
24.	FINO Payments Bank	Pending; Under Development
25.	Nagpur Nagarik Sahakari Bank Ltd	Pending; Under Development
26.	Allahabad Bank	Pending; Under Development
27.	Syndicate Bank	Pending; Under Development

6.5. Status of One Branch One City Details

[All banks shall designate at least one bank branch in 100 cities where FASTag can be handed over to a walk-in customer on the spot.]

S. No.	Name of Bank	Status of Bank Branches Details
1.	IndusInd Bank	Received
2.	Federal Bank	Received
3.	Equitas Bank	Received
4.	Paytm Payments Bank	Received
5.	Airtel Payment Bank	Updated Bank Branch Details not received from banks
6.	Allahabad Bank	
7.	AU Small Finance Bank	
8.	Axis Bank	
9.	Bank of Baroda	
10.	Canara Bank	
11.	City Union Bank	
12.	FINO Bank	
13.	HDFC Bank	
14.	ICICI Bank	
15.	IDBI Bank Ltd.	
16.	IDFC FIRST Bank	
17.	Karur Vysya Bank	
18.	Kotak Mahindra Bank	
19.	NNSB Bank	
20.	Punjab National Bank	
21.	Saraswat Bank	
22.	South Indian Bank	
23.	State Bank of India	
24.	Syndicate Bank	
25.	Union Bank of India	
26.	YES Bank	