

NATIONAL ELECTRONIC TOLL COLLECTION PROGRAMME (FASTag)

PERFORMANCE REPORT OF BANKS

September 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 Payments Bank | 1,68,325 | 1,93,548 | 14.98% |
| 2 | ICICI Bank | 1,17,707 | 1,36,482 | 15.95% |
| 3 | Airtel Payments Bank | 79,783 | 97,976 | 22.80% |
| 4 | IDFC First Bank | 64,673 | 70,856 | 9.56% |
| 5 | HDFC Bank | 41,711 | 47,270 | 13.33% |
| 6 | Axis Bank | 31,385 | 32,625 | 3.95% |
| 7 | IndusInd Bank (including NHAI Wallet) | 25,285 | 31,262 | 23.64% |
| 8 | State Bank of India | 20,649 | 24,037 | 16.41% |
| 9 | Bank of Baroda | 12,889 | 18,248 | 41.58% |
| 10 | Equitas Small Finance Bank | 10,739 | 14,613 | 36.07% |
| 11 | Federal Bank | 8,536 | 10,557 | 23.68% |
| 12 | Kotak Mahindra Bank | 8,050 | 9,781 | 21.50% |
| 13 | Karur Vysya Bank | 7,424 | 8,143 | 9.68% |
| 14 | IDBI Bank | 4,044 | 6,585 | 62.83% |
| 15 | Yes Bank | 2,184 | 2,271 | 3.98% |
| 16 | South Indian Bank | 1,863 | 2,086 | 11.97% |
| 17 | Union Bank of India | 733 | 769 | 4.91% |
| 18 | Punjab National Bank | 486 | 629 | 29.42% |
| 19 | Canara Bank | 355 | 455 | 28.17% |
| 20 | City Union Bank Limited | 237 | 414 | 74.68% |
| 21 | Saraswat Bank | 98 | 222 | 126.53% |
| 22 | FINO Payment Bank | 73 | 77 | 5.48% |
| 23 | Allahabad Bank | 37 | 37 | 0.00% |
| 24 | Nagpur Nagarik Sahakari Bank Ltd | 31 | 22 | -29.03% |
| 25 | Syndicate Bank | 3 | 3 | 0.00% |
| 26 | AU Small Finance Bank | 3 | 1 | -66.67% |

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 | 186 | 355.65 | 401.58 | 13% |
| 2 | Paytm Payments Bank | 206 | 259.35 | 290.69 | 12% |
| 3 | IDFC First Bank | 145 | 166.23 | 213.64 | 29% |
| 4 | SBI | 20 | 58.04 | 62.77 | 8% |
| 5 | Axis Bank | 36 | 48.03 | 52.62 | 10% |
| 6 | HDFC Bank | 60 | 31.04 | 39.4 | 27% |
| 7 | Kotak Mahindra Bank | 84 | 43.99 | 36.96 | -16% |
| 8 | KVB Bank | 1 | 2.7 | 2.82 | 5% |
| 9 | IndusInd Bank | 0 ¹ | 3.3 | 0.23 | -93% |
| 10 | Equitas Small Finance Bank | 1 | 0 | 0.14 | 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 | 186 | 689.43 | 780.46 | 13% |
| 2 | Paytm Payments Bank | 206 | 444.78 | 484.62 | 9% |
| 3 | IDFC First Bank | 145 | 296.30 | 389.36 | 31% |
| 4 | Axis Bank | 36 | 85.83 | 93.72 | 9% |
| 5 | SBI | 20 | 66.31 | 73.71 | 11% |
| 6 | HDFC Bank | 60 | 51.16 | 59.17 | 16% |
| 7 | Kotak Mahindra Bank | 84 | 70.86 | 56.72 | -20% |
| 8 | KVB Bank | 1 | 1.88 | 2.08 | 11% |
| 9 | IndusInd Bank Limited | 0 | 6.02 | 0.40 | -93% |
| 10 | Equitas Small Finance Bank | 1 | NA | 0.36 | NA |

¹ Toll plazas migrated to new Acquirer bank

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 | 206 | 19 |
| 2. | Kotak Mahindra Bank | 84 | 11 |
| 3. | IDFC First Bank | 145 | 8 |
| 4. | ICICI Bank | 186 | 5 |
| 5. | HDFC Bank | 60 | 4 |
| 6. | Axis Bank | 36 | 1 |
| 7. | SBI | 20 | 1 |
| 8. | IndusInd Bank | - | 1 |
| 9. | KVB Bank | 1 | 0 |
| 10. | Equitas Small Finance Bank | 1 | 0 |
| Total | | | 50 |

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 | 21.33 | 25.31 | 19% | ICICI Bank |
| 2. | L&T Vadodra | Gujarat | 20.40 | 23.57 | 16% | Paytm Payments Bank |
| 3. | Barajore toll plaza | Uttar Pradesh | 16.45 | 17.96 | 9% | ICICI Bank |
| 4. | IRB Choryasi | Gujarat | 14.41 | 16.87 | 17% | ICICI Bank |
| 5. | Gharonda Toll Plaza | Haryana | 14.75 | 16.29 | 10% | SBI |
| 6. | Jaipur Plaza | Rajasthan | 13.79 | 15.64 | 13% | ICICI Bank |
| 7. | Mahuvan Toll Plaza | Delhi | 11.95 | 13.55 | 13% | ICICI Bank |
| 8. | Jaladhulagori toll plaza | West Bengal | 12.07 | 13.23 | 10% | ICICI Bank |
| 9. | Manoharpura Toll plaza | Rajasthan | 11.12 | 12.69 | 14% | Paytm Payments Bank |
| 10. | IRB Boriach | Gujarat | 10.16 | 12.55 | 23% | ICICI Bank |

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]

| 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. | IDFC First Bank | <i>Updated POS details not received from banks</i> | | |
| 11. | State Bank of India | | | |
| 12. | South Indian Bank | | | |
| 13. | Punjab National Bank | | | |
| 14. | City Union Bank | | | |
| 15. | Kotak Mahindra Bank | | | |
| 16. | FINO Bank | | | |
| 17. | Airtel Payments Bank | | | |
| 18. | Federal Bank | | | |
| 19. | Union Bank of India | | | |
| 20. | AU Small Finance 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 |

| S. No. | Name of Bank | No of POS location / Types | | | | Total POS Locations |
|--------|-----------------------|--|-----|---------------|---|---------------------|
| | | Bank Branch | RTO | Transport Hub | Others | |
| 5. | KVB | 788 | | | Online issuance through website – www.fastag.kvb.co.in And 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. | IDFC First Bank | <i>Updated POS details not received from banks</i> | | | | |
| 11. | State Bank of India | | | | | |
| 12. | South Indian Bank | | | | | |
| 13. | Punjab National Bank | | | | | |
| 14. | City Union Bank | | | | | |
| 15. | Kotak Mahindra Bank | | | | | |
| 16. | Fino Bank | | | | | |
| 17. | Airtel Payments Bank | | | | | |
| 18. | Federal Bank | | | | | |
| 19. | Union Bank of India | | | | | |
| 20. | AU Small Finance Bank | | | | | |

5. Status of various Complaints Received on 1033 NH Helpline

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

| Name of the Bank | Total Complaints Received | Resolved Complaints | Pending Complaints | % Resolution |
|---------------------|---------------------------|---------------------|--------------------|--------------|
| IDFC First Bank | 2636 | 2625 | 11 | 99.58% |
| ICICI Bank | 2548 | 2542 | 6 | 99.76% |
| Paytm Payments Bank | 2058 | 2044 | 14 | 99.32% |
| State Bank of India | 1218 | 1215 | 3 | 99.75% |
| HDFC Bank | 965 | 958 | 7 | 99.27% |
| Axis Bank | 854 | 853 | 1 | 99.88% |
| Airtel Payment Bank | 448 | 430 | 18 | 95.98% |
| Kotak Mahindra Bank | 406 | 404 | 2 | 99.51% |
| Bank of Baroda | 314 | 312 | 2 | 99.36% |

| Name of the Bank | Total Complaints Received | Resolved Complaints | Pending Complaints | % Resolution |
|----------------------------------|---------------------------|---------------------|--------------------|---------------|
| IndusInd Bank | 101 | 99 | 2 | 98.02% |
| Equitas Small Finance Bank | 95 | 95 | 0 | 100.00% |
| Karur Vysya Bank | 56 | 55 | 1 | 98.21% |
| YES Bank | 42 | 0 | 42 | 0.00% |
| Punjab National Bank | 34 | 0 | 34 | 0.00% |
| Nagpur Nagarik Sahakari Bank Ltd | 25 | 0 | 25 | 0.00% |
| South Indian Bank | 24 | 23 | 1 | 95.83% |
| City Union Bank | 23 | 23 | 0 | 100.00% |
| FINO Payments Bank | 19 | 0 | 19 | 0.00% |
| Federal Bank | 12 | 0 | 12 | 0.00% |
| Syndicate Bank | 9 | 0 | 9 | 0.00% |
| Union Bank of India | 8 | 0 | 8 | 0.00% |
| Saraswat Bank | 5 | 0 | 5 | 0.00% |
| Punjab & Maharashtra Co-op. | 1 | 0 | 1 | 0.00% |
| Total | 11901 | 11678 | 223 | 98.13% |

[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 NHAI FASTag

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

| Bank Name | Total Complaints Received | Resolved Complaints | Pending Complaints | % Resolution |
|---------------------------------|---------------------------|---------------------|--------------------|---------------|
| IndusInd Bank (GI Tech related) | 3401 | 3391 | 10 | 99.71% |
| SBI Bank | 31 | 31 | 0 | 100.00% |
| Paytm Payment Bank | 25 | 25 | 0 | 100.00% |
| ICICI Bank | 24 | 0 | 24 | 0.00% |
| Airtel Payment Bank | 9 | 7 | 2 | 77.78% |
| HDFC Bank | 4 | 4 | 0 | 100.00% |
| Kotak Mahindra Bank | 4 | 0 | 4 | 0.00% |
| Axis Bank | 3 | 3 | 0 | 100.00% |
| Equitas Small Finance Bank | 1 | 0 | 1 | 0.00% |
| KVB Bank | 1 | 0 | 1 | 0.00% |
| Grand Total | 3503 | 3461 | 42 | 98.80% |

6. Other 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 |

| S. No. | Name of Bank | Mandate Status Submitted/Pending |
|--------|----------------------------------|----------------------------------|
| 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 | Pending; under development |
| 12. | Kotak Mahindra Bank | Pending; under development |
| 13. | IndusInd Bank | Pending; under development |
| 14. | South Indian Bank | Pending; under development |

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 BBPoU 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 NHAH Wallet – IHMCL) | Live for Recharge |
| 10. | Paytm Payments Bank | UAT completed |
| 11. | Punjab National Bank | Consent shared to BBPS |
| 12. | Federal Bank | Under UAT |
| 13. | IDBI Bank | Testing under progress. |
| 14. | AU Small Finance Bank | Under discussion |
| 15. | Yes Bank | Under discussion |
| 16. | Airtel Payments 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 |

| S. No. | Name of Bank | SMS/Missed call Status Completed/Under Development |
|--------|----------------------------------|--|
| 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 |