

Comparative Analysis on Penetration of ATM transactions between Public Sector banks in India

Abhinav Kataria

Research Scholar, Galgotias University, Greater Noida, U.P.

Dr. Ferojuddin M A Khan

Professor, Galgotias University, Greater Noida, U.P.

Dr. Adarsh Garg

(External Guide)

Abstract

Stable financial System is pre requirement for transforming developing economy into developed economy. Efficient use of Information technology, Capital, Human resource, material, natural resources etc ensure the fast pace for National prosperity and overall economic development. Of all the strictures stated above technological is perhaps the utmost momentous and leading factor. Most of the traditional banking practices are being disrupted due to penetration of ITES services in Financial services industry. Lately determining the impact of this interruption plays a very momentous role in the analysis and prediction of future most significant element of financial serviced industry like Banking. Present research paper is an attempt to do the comparative analysis among various public sector banks with respect to ATM and Penetration of Debit Card.

Keywords: ITES, POS, DISRUPTION,

Introduction

The progressions after monetary advancement and globalization measure, started since 1991, altogether affect the monetary organization. Data Technology transformation is changing the manner in which monetary business is done and has extensively enlarged the scope of items and expanded the normal requests of the clients. Monetary changes and banking area changes are an integral part of financial changes, which reinforce the monetary changes. IT Act of 2000 gave new measurement to the Indian monetary sector. IT has made change in financial area: banking structure, business measure, work culture and human asset improvement. It influenced the usefulness, benefit and effectiveness of the banks generally. Reinforcing the monetary area and working on the working of monetary market have been the center goal of the monetary changes. It was in June 1999 that an IT upset really showed up in the Indian monetary foundations uniquely banking area when it appeared to be excessively totally open with presentation of Indian Financial markets. The Indian Financial Net incorporated a wide region satellite based organization, which utilized Very Small Aperture Terminals Technology. The Reserve Bank of India mutually set it up with the Institute for Development and Research in Banking Technology. The Indian Financial markets at first involved

just the public sector banks yet was later on opened up for interest by different classifications of individuals including unfamiliar banks too. It was the instalment framework, which was the primary portion of banking framework, helped a great deal from the presentation of the new innovation. This section being the life saver of a bank was later on completely motorized with the presentation of Automated Teller Machines (ATM). Definite rule of RBI for Internet Banking as pre-arranged the important ground for development of Internet Banking in India. Notwithstanding this the IT Act, 2000 has given greater improvement by giving a legitimate acknowledgment to creation, transmission and maintenance of an electronic information. The IT Act, 2000 additionally accommodate this electronic information to be treated as a legitimate proof in an official courtroom in a large portion of the cases, with the exception of those cases, which keep on being administered by the arrangements of the Negotiable Instrument Act, 1881. To upgrade the data security on network, Government of India has supported the Institute for Development and Research in Banking Technology as a Certification Authority for advanced marks. Electronic subsidizes move is being upgraded as far as security through execution of advanced marks utilizing the offices presented by the accreditation authority. Further perceiving the requirement for innovation based instalment items a pilot project for multi-application savvy cards in blend with a couple of banks, under the direction of the Ministry of Communications and Information Technology, Government of India, has been started. This innovative headway has changed the essence of Indian Banking System. As clarified over various innovatively progressed measures are given to each and every client of present day banks. Yet, of a nearby examination is made then one thing will come up that the current day banking is made accessible to the client at the fingertips by the most significant commitment of data innovation is the Automatic Teller Machine Card of ATM. It won't be off-base in case it is declared that the greatest problem solver of the essence of the financial framework today is ATM. Inside, the main ATM was introduced on June, 1974 by Barclay Bank, London. In India, the ATM administration was presented in 1987. There are around 16, 00,000 ATMs all through the world. This ATM card could be utilized at the ATMs of different banks too. Present paper is an attempt to study variation in the transactions executed through ATM among public sector banks in India.

LITERATURE REVIEW

Arora [1] featured the meaning of bank change. Innovation plays a conclusive part in working with exchanges in the financial areas and the effect of innovation execution has brought about the presentation of new items and administration by different monetary establishments in India.

Rao [2] broke down the effect of new innovation on financial area. The innovation is changing the manner in which the business is done and open new vistas for accomplishing a similar work contrastingly in most expense – viable way. Tele banking and web banking are making invasions to such an extent that branch banking might provide for home banking.

Bhasin [3] investigated the effect of IT on monetary sector. It has changed the dreary and covering frameworks and techniques, into basic single key squeezing innovation bringing about speed, exactness and productivity of directing business and empowering them to go into the new exercises.

Sabnani [4] investigated the significance of —Universal Banking in India. The improvements in IT and media communications are permitting global pooling of monetary assets along these lines spreading the danger across more than one market. He feels that Universal Banking System will increment in India.

The concentrate by Awasthi and Sharma [5] uncovers that advances in innovation are set to change the substance of the financial business. Innovation has changed the conveyance directs by banks in retail banking. The concentrate additionally investigated the difficulties that financial establishment and its administrative face.

Shapiro [6] concentrated on the impacts of the internet on effectiveness and usefulness of banks. He additionally broke down the idea of bank change. Indian Banks have consistently demonstrated certain their versatility to change and they would be able to shape themselves into deft and strong associations by taking on calibrated CRM procedures, tasks dependent on resource obligation and hazard the board frameworks, the necessary mechanical abilities and creating HR to address the difficulties of the change in perspective.

Objective of study:

- a) To analyse variation in the installation of ATM on site and off site among Public Sector Banks in India.
- b) To analyse variation in Change of number and Volume of transactions using Credit Card at ATM.
- c) To analyse variation in Change of number and Volume of transactions using Debit Card at ATM.

Hypothesis of Study:

1. H0: There is no significant difference in the number of ATM machine installed **on site** among public sector Banks in India.
H1: There is significant difference in the number of ATM machine installed **on site** among public sector Banks in India.
2. H0: There is no significant difference in number of ATM machine installed **off site** among public sector Banks in India.
H1: There is significant difference in number of ATM machine installed **off site** among public sector Banks in India.
3. H0: There is no significant difference in number of transactions using credit card in ATM machine.
H1: There is significant difference in number of transactions using credit card in ATM machine.
4. H0: There is no significant difference in the volume of transactions using credit card in ATM machine.
H1: There is significant difference in the volume of transactions using credit card in ATM machine.

5. H0: There is no significant difference in the number of transactions using debit card in ATM machine.
H1: There is significant difference in the number of transactions using debit card in ATM machine.
6. H0: There is no significant difference in the volume of transactions using debit card in ATM machine.
H1: There is significant difference in the volume of transactions using debit card in ATM machine.

Methodology of the study, Data Source and Interpretation of results

Data used in the study is taken from RBI- Data base of Indian Economy and RTI to finance ministry. Data is Reorganized to answer the research enquiry. The seven-year data in absolute terms is converted into percentage to study the variation among public sector banks by using one way ANNOVA, F test is performed in excel.

Analysis of Data and Interpretation

Anova: Single Factor Using Percentage Change in Number of ATMs on Side

SUMMARY				
Groups	Count	Sum	Average	Variance
Row 1	7	173.3537	24.76482	1249.814
Row 2	7	328.9234	46.98906	6534.357
Row 3	7	223.2776	31.8968	1658.34
Row 4	7	180.981	25.85442	1712.006
Row 5	7	186.3165	26.61664	2218.884
Row 6	7	178.7107	25.5301	2195.114
Row 7	7	300.0634	42.8662	4002.876
Row 8	7	142.4298	20.34711	487.4816
Row 9	7	140.9365	20.13379	1543.492
Row 10	7	415.9314	59.41877	21331.63
Row 11	7	239.3078	34.18683	3815.925
Row 12	7	511.2642	73.03775	35463.5
Row 13	7	435.9976	62.28537	9426.352
Row 14	7	285.8287	40.83267	15651.89
Row 15	7	67.27006	9.610009	487.9395
Row 16	7	641.6253	91.66076	45936.43
Row 17	7	606.1303	86.59004	41747.43
Row 18	7	682.3486	97.47837	70317.82
Row 19	7	488.4557	69.77938	25431.94
Row 20	7	723.865	103.4093	68087.2

Comparative Analysis on Penetration of ATM transactions between Public Sector banks in India

ANOVA						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	110812.4	19	5832.233	0.324644	0.996676	1.673879
Within Groups	2155803	120	17965.02			
Total	2266615	139				

Interpretation

As indicated above F (.324644) value is lower than lower than F (1.673879) critical value indicates that there is no significant difference in the percentage change in Number of ATMs on Side.

Anova: Single Factor Using Percentage Change in Number of ATMs on Off Site

SUMMARY				
Groups	Count	Sum	Average	Variance
Row 1	7	155.7546	22.25066	3891.981
Row 2	7	328.2044	46.88634	7000.092
Row 3	7	276.648	39.52115	2549.678
Row 4	7	273.9601	39.13716	8207.549
Row 5	7	329.8895	47.12707	4180.019
Row 6	7	170.9729	24.4247	575.6267
Row 7	7	84.10982	12.01569	775.471
Row 8	7	52.56724	7.509606	861.2539
Row 9	7	474.4258	67.77512	31045.67
Row 10	7	278.0554	39.72219	12291.95
Row 11	7	37.79478	5.399255	574.3146
Row 12	7	-12.1134	-1.73048	55.28434
Row 13	7	466.3302	66.6186	18488.89
Row 14	7	39.64872	5.664104	62.07039
Row 15	7	83.86433	11.98062	148.2904
Row 16	7	75.59495	10.79928	306.0583
Row 17	7	97.26666	13.89524	1334.517
Row 18	7	135.0015	19.28593	1021.121
Row 19	7	99.52889	14.21841	385.3126
Row 20	7	741.6901	105.9557	70673.94

ANOVA						
Source of	SS	df	MS	F	P-value	F crit

Variation						
Between						
Groups	96777.84	19	5093.571	0.619546	0.885302	1.673879
Within Groups	986574.5	120	8221.455			
Total	1083352	139				

Interpretation

As indicated above F (.619546) value is lower than lower than F (1.673879) critical value indicates that there is no significant difference in the percentage change in Number of ATMs off Side.

Anova: Single Factor Using Percentage Change in No. of Transactions- Credit Card- Actuals at ATM

SUMMARY

Groups	Count	Sum	Average	Variance
Row 1	7	91.77051	13.11007	459.56
Row 2	7	276.8865	39.55522	3904.12
Row 3	7	143.9311	20.56158	465.0077
Row 4	7	206.5627	29.50896	2344.013
Row 5	7	175.6326	25.09038	2125.408
Row 6	7	608.8366	86.97665	15123.72
Row 7	7	77.12881	11.0184	1171.002
Row 8	7	46.55737	6.651053	175.7676
Row 9	7	-68.6512	-9.80732	1089.557
Row 10	7	216.7758	30.96797	2974.568
Row 11	7	168.0391	24.00558	1265.842
Row 12	7	84.57163	12.08166	302.8009
Row 13	7	207.2588	29.6084	1609.937
Row 14	7	113.0901	16.15573	118.0205

ANOVA

Source of Variation	SS	df	MS	F	P-value	F crit
Between						
Groups	43861.89	13	3373.991	1.425803	0.164789	1.838486
Within Groups	198775.9	84	2366.38			
Total	242637.8	97				

Interpretation

Comparative Analysis on Penetration of ATM transactions between Public Sector banks in India

As indicated above F (1.425803) value is lower than lower than F (1.838486) critical value indicates that there is no significant difference in Change in No. of Transactions- Credit Card- Actuals at ATM

Anova: Single Factor Using Percentage Change in Volume of Transactions- Credit Card- Actuals at ATM

SUMMARY					
Groups	Count	Sum	Average	Variance	
Row 1	7	101.8257	14.54653	139.1701	
Row 2	7	275.3856	39.3408	1599.01	
Row 3	7	101.1562	14.45089	293.7505	
Row 4	7	219.3229	31.33185	2820.533	
Row 5	7	212.0291	30.28987	1116.417	
Row 6	7	578.667	82.66671	10113.94	
Row 7	7	77.49342	11.07049	1039.085	
Row 8	7	61.34389	8.763413	97.93869	
Row 9	7	-3.12467	-0.44638	1056.384	
Row 10	7	911.7215	130.2459	119175.7	
Row 11	7	68.09535	9.727907	268.5535	
Row 12	7	68.09535	9.727907	268.5535	
Row 13	7	216.0072	30.85817	483.3896	
Row 14	7	122.3871	17.48387	722.9955	

ANOVA						
Source of Variation	SS	df	MS	F	P-value	F crit
Between						
Groups	112707.7	13	8669.824	0.871994	0.584638	1.838486
Within Groups	835172.4	84	9942.529			
Total	947880.1	97				

Interpretation

As indicated above F (.871994) value is lower than lower than F (1.838486) critical value indicates that there is no significant difference in Change in Volume of Transactions- Credit Card- Actuals at ATM.

Anova: Single Factor Using Percentage Change in No. of Transactions- Debit Card- Actuals at ATM

SUMMARY				
Groups	Count	Sum	Average	Variance
Row 1	7	153.9292	21.98989	111.8936

Row 2	7	32.97131	4.710188	401.3033
Row 3	7	120.85	17.26429	758.2348
Row 4	7	267.1521	38.16458	7057.469
Row 5	7	154.8649	22.12356	2084.574
Row 6	7	27.01239	3.858913	2124.887
Row 7	7	276.1955	39.4565	16855.98
Row 8	7	87.29877	12.47125	260.575
Row 9	7	128.8064	18.40091	2060.997
Row 10	7	599.7521	85.67887	49543.55
Row 11	7	240.2378	34.31968	4623.11
Row 12	7	292.5218	41.78883	19716.07
Row 13	7	429.1161	61.3023	3777.233
Row 14	7	169.2518	24.17883	7881.306
Row 15	7	74.58049	10.65436	76.7498
Row 16	7	489.4936	69.92766	38270.36
Row 17	7	438.0921	62.58459	25964.5
Row 18	7	687.9687	98.28124	66074.24
Row 19	7	461.6805	65.95436	27723.32
Row 20	7	607.9068	86.84383	52352.06

ANOVA

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	113947.4	19	5997.229	0.365999	0.992882	1.673879
Within Groups	1966311	120	16385.92			
Total	2080258	139				

Interpretation

As indicated above F (.365999) value is lower than lower than F (1.673879) critical value indicates that there is no significant difference in Change in Volume of Transactions- Debit Card- Actuals at ATM.

Anova: Single Factor Using Percentage Change in Volume of Transactions- Debit Card- Actuals at ATM

SUMMARY

Groups	Count	Sum	Average	Variance
Row 1	7	185.8665	26.55236	214.0425

Comparative Analysis on Penetration of ATM transactions between Public Sector banks in India

Row 2	7	92.36402	13.19486	920.0814
Row 3	7	142.5127	20.35896	1219.659
Row 4	7	200.3999	28.62855	3077.305
Row 5	7	209.2203	29.88862	2424.476
Row 6	7	201.907	28.84386	2222.81
Row 7	7	384.566	54.93799	23042.82
Row 8	7	110.4372	15.77675	373.0176
Row 9	7	130.9756	18.71079	1457.921
Row 10	7	599.8636	85.6948	49709.63
Row 11	7	340.2838	48.61197	9247.361
Row 12	7	430.501	61.50015	27975.14
Row 13	7	444.8358	63.54798	4515.393
Row 14	7	235.635	33.66215	9076.114
Row 15	7	6851.192	978.7417	5641480
Row 16	7	559.1868	79.88383	48430.03
Row 17	7	454.5234	64.93192	26657.27
Row 18	7	683.1687	97.59553	57686.68
Row 19	7	458.1704	65.45291	24457.56
Row 20	7	674.8546	96.4078	48825.73

ANOVA

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	5843521	19	307553.8	1.02809	0.434846	1.673879
Within Groups	35898078	120	299150.7			
Total	41741600	139				

Interpretation

As indicated above F (1.02809) value is lower than lower than F (1.67387()) critical value indicates that there is no significant difference in Change in Volume of Transactions- Debit Card- Actuals at ATM.

Limitations of Study

Like all exploration work, this examination work has additionally a few limits, which I need to feature here. One of the qualities of good exploration is to uncover the limits in all honesty. Information technology is restricted to ATM used in banks is dissected based on chosen time span. For dissecting monetary execution just auxiliary information has been taken into thought. Only quantitative perspective has been thought about for examining monetary execution of banks, while

numerous multiple times subjective perspective likewise assumes a significant part as far as monetary execution of banks.

Conclusion

From the above analysis it is concluded that there is not much difference in the ATM installation onsite and offsite among Public sector banks operating in India. When it comes to usage of credit card at ATM machine it is evident that difference is not prevalent in actual number of transactions using credit card at ATM in addition to that six public sector banks are not offering credit card facilities. It is also to mention that difference is again not visible when it comes to use of debit card at ATM machine in terms of number of transactions and volume of transaction. In short it can be concluded that there is no noteworthy difference when it comes to Penetration of ATM transactions among Public Sector banks in India. Hence, ATM penetration is even among public sector banks in India so when it comes to ATM as a driver for technological adoption by public sector banks most of the banks have responded equally.

References :

1. Arora, Kalpana,—Indian banking managing transformation through ITI, Indian Banking Association Bulletin ,Vol. 25(3), pp. 134-38. March 2003.
2. Rao, N. V., — Changing Indian banking scenario : A paradigm shift . Indian Banking Association Bulletin , Vol. 24(1) pp.12-20, 2002.
3. Bhasin, T. M., —E-Commerce in Indian banking,II Indian Banking Association Bulletin, Vol. 23(4&5), 2001
4. Sabnani, P.- —Universal Banking —, IBA Bulletin, Vol. 22(7) July 2000, pp34-36
5. Avasthi, G. P. and Sharma , M, —Informaion technology in banking : challenges for regulationsII , Prajnan Vol.29(4) ,pp. 17-22, 2001.
6. Shapiro, C., —Will E-Commerce erode libertyII, Harvard Business Review, May-June 2000
7. Sachdeva, S.K, (1972): Oxford Encyclopedia illustrated Dictionary New Standard Publication, Delhi-7, p.47.
8. Jha, Probodh Kumar, (1985): “Banking And Economic Growth” , N.K. Subrahmanya (ed), Modern banking of India, Deep Publications, New Delhi, p.54
9. Janki, — Unleashing employee productivity: need for a paradigm shiftII Indian Banking Association Bulletin, Vol. 24(3) ,pp.7-9, 2002.
10. Bhasin, T. M., —E-Commerce in Indian banking,II Indian Banking Association Bulletin, Vol. 23(4&5), 2001
11. Sooden,Meenakshi,(1992):”Regional Disparities of Commercial Banking in India”, Kanishka Publishing House , Delhi p.17.
12. Vashist, Avatat Krishna, (1991): “Public Sector Banks in India “ , H.K. Publishers and Distributors, New Delhi,p.3
13. Uppal, R.K. and Jatana, Rimpi - Indian banking moving towards information technology. New Delhi : Mahamaya,254p, 2008.
14. Vageesh, N.S.- — New private banks : new kids on the BlockII, Business line, March 2000.
15. Verma ,” Banking on change I ICFAI Reader ,May 2000, pp.69-72.
16. Uppal R.K. (2010), „Emerging Issues and Strategies to Enhance M-Banking Services“, African Journal of Marketing, February, pp. 29-36, available online <http://www.academicjournals.org/ajmm>.
17. Qureshi T.M., Zafar M.K. and Khan M.B. (2008). „Customer Acceptance of Online Banking in Developing Economies“. Journal of Internet Banking and Commerce. 13(1). April. Accessed on 20th January, 2010 on <http://www.arraydev.com/commerce/jibc/>.

Appendices

BANKS	Number of ATMs on Side							
	2019	2018	2017	2016	2015	2014	2013	2012
ALLAHABAD BANK	789	823	813	754	663	421	221	207

Comparative Analysis on Penetration of ATM transactions between Public Sector banks in India

ANDHRA BANK	3071	3169	5700	1842	1353	805	527	479
BANK OF BARODA	6115	6362	3970	5687	4451	2941	1534	1215
BANK OF INDIA	2971	3458	2468	3292	2925	1584	926	829
BANK OF MAHARASHTRA	1317	1236	1279	1312	1409	660	383	359
CANARA BANK	4927	5361	3147	5215	4621	2393	1617	1583
CENTRAL BANK OF INDIA	3140	3457	1466	3335	2511	1758	1088	566
CORPORATION BANK	2360	2339	2132	2074	1692	1061	756	709
DENA BANK	1117	1255	1042	1302	1313	688	448	415
INDIAN BANK	2942	2592	540	2005	1657	1207	936	865
INDIAN OVERSEAS BANK	2870	2596	1053	2665	2185	1390	1012	802
ORIENTAL BANK OF COMMERCE	2339	2310	392	2165	2058	1371	985	910
PUNJAB AND SIND BANK	1135	1081	861	1059	962	376	110	94
PUNJAB NATIONAL BANK	5324	5719	1379	4736	4357	3193	3021	3082
STATE BANK OF INDIA	26037	28246	26684	25165	28893	28570	18708	15302
SYNDICATE BANK	4018	3718	563	3264	2633	1241	1048	1034
UCO BANK	2139	2265	356	1757	1488	1199	643	508
UNION BANK OF INDIA	4065	4554	575	4254	3543	2885	2274	1930
UNITED BANK OF INDIA	1031	1023	198	879	807	527	341	259
VIJAYA BANK	1683	1699	216	1251	1290	942	615	459

Source : RBI DATA BASE OF INDIAN ECONOMY

Number of ATMs on Side- OffSite

	2019	2018	2017	2016	2015	2014	2013	2012
ALLAHABAD BANK	242	295	406	434	432	305	120	108
ANDHRA BANK	779	807	775	755	699	627	348	107
BANK OF BARODA	3417	3802	2189	3674	2626	1370	723	546
BANK OF INDIA	3868	4208	1440	4323	2761	1416	894	1922
BANK OF MAHARASHTRA	556	633	289	543	429	327	159	77
CANARA BANK	4182	4777	4226	3872	2601	2001	1604	1017
CENTRAL BANK OF INDIA	1210	1678	1795	1752	1670	1413	909	661
CORPORATION BANK	702	840	617	928	1030	749	548	537
DENA BANK	467	372	976	174	123	122	120	113
INDIAN BANK	670	621	164	631	552	416	359	350
INDIAN OVERSEAS BANK	655	846	725	1067	992	809	606	541
ORIENTAL BANK OF COMMERCE	293	310	328	385	376	371	344	337
PUNJAB AND SIND BANK	74	178	352	259	215	71	18	16
PUNJAB NATIONAL BANK	4265	4300	4623	3999	3593	3400	3049	2950
STATE BANK OF INDIA	32937	30834	26684	25654	24419	21694	15786	15411
SYNDICATE BANK	403	400	374	345	233	203	204	210
UCO BANK	402	544	576	548	655	578	372	217
UNION BANK OF INDIA	2928	3082	2531	2670	3551	2601	1698	1071
UNITED BANK OF INDIA	1077	1083	1128	1123	971	642	503	461
VIJAYA BANK	485	425	53	262	249	203	160	106

Source : RBI DATA BASE OF INDIAN ECONOMY

No. of Transactions- Credit Card- Actuals at ATM

Abhinav Kataria, Dr. Ferojuddin M A Khan, Dr. Adarsh Garg

Bank	2019	2018	2017	2016	2015	2014	2013	2012
ALLAHABAD BANK	0	0	0	0	0	0	0	0
ANDHRA BANK	14162	15062	12858	11465	11173	10421	6574	6567
BANK OF BARODA	5643	6356	6963	6249	2561	1759	856	948
BANK OF INDIA	28175	25990	19123	18429	11316	9643	8944	8295
BANK OF MAHARASHTRA	515	505.2	402	391	396	363	273	116
CANARA BANK	30604	33643	37174	34840	15815	10703	9680	8894
CENTRAL BANK OF INDIA	2505	2655	4850	4955	2810	775	441	127
CORPORATION BANK	2034	1962	2142	1914	1046	937	1254	1246
DENA BANK	0	0	0	0	0	0	0	0
INDIAN BANK	3416	3022	3888	3367	3026	2880	2504	2298
INDIAN OVERSEAS BANK	791	668	1284	1187	3414	3292	2856	2885
ORIENTAL BANK OF COMMERCE	0	0	0	0	0	0	0	0
PUNJAB AND SIND BANK	0	0	0	0	0	0	0	0
PUNJAB NATIONAL BANK	9542	9891	7797	6636	2656	2022	1962	2140
STATE BANK OF INDIA	149002	139998	80320	77216	65309	46101	29789	43404
SYNDICATE BANK	3844	3537	2643	2258	1772	1506	1785	1868
UCO BANK	0	0	0	0	0	0	0	0
UNION BANK OF INDIA	3851	3493	2313	2252	1061	1018	840	795
UNITED BANK OF INDIA	0	0	0	0	0	0	0	0
VIJAYA BANK	10537	9860	8355	7895	6241	4657	4353	3789

Source : RBI DATA BASE OF INDIAN ECONOMY

Volume of Transactions- Credit Card-Rs Million at ATM								
Banks	2019	2018	2017	2016	2015	2014	2013	2012
ALLAHABAD BANK	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ANDHRA BANK	79.000	60.639	59.700	55.233	50.033	38.542	32.692	31.500
BANK OF BARODA	28.000	23.761	19.000	17.828	8.255	4.792	3.858	3.400
BANK OF INDIA	152.000	111.157	107.79	93.731	68.059	59.715	62.558	63.100
BANK OF MAHARASHTRA	1.845	1.774	1.362	1.476	1.403	0.999	0.982	0.400
CANARA BANK	213.000	197.1	181.09	147.055	75.231	51.203	38.403	39.900
CENTRAL BANK OF INDIA	11.9	13.418	22.71	17.72	5.02	2.060	1.00	0.50
CORPORATION BANK	10.032	10.021	11.11	8.575	5.181	4.05	5.991	6.200
DENA BANK	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
INDIAN BANK	16.000	16.151	15.60	12.342	11.592	11.301	9.533	9.100
INDIAN OVERSEAS BANK	3.563	2.337	5.11	4.500	5.660	5.331	5.350	5.360
ORIENTAL BANK OF COMMERCE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
PUNJAB AND SIND BANK	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
PUNJAB NATIONAL BANK	39.000	39.294	17.000	17.626	11.356	9.550	9.568	11.100
STATE BANK OF INDIA	529.919	460.858	436.759	345.499	331.822	32.884	133.933	105.409
SYNDICATE BANK	14.719	14.147	10.64	8.271	7.392	6.897	7.275	8.213
UCO BANK	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
UNION BANK OF INDIA	20.000	15.166	11.81	7.938	4.685	3.959	3.501	3.300
UNITED BANK OF INDIA	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
VIJAYA BANK	55.000	45.287	48.87	39.206	22.759	23.365	21.073	20.444

Percentage Change in No. of Transactions- Debit Card- Actuals at ATM

Bank	2019	2018	2017	2016	2015	2014	2013
ALLAHABAD BANK	8836172	7577107	5736096	5016426	3920107	3293750	2408906
ANDHRA BANK	9866410	10824248	16121045	14599430	11285836	10241083	8833925
BANK OF BARODA	20506019	17464381	11013315	16255768	12884769	10315268	8356139
BANK OF INDIA	34733071	28323107	9010169	22985498	17873416	13540138	11128915
BANK OF MAHARASHTRA	7059690	6050969	2909255	5517289	4402759	3539562	2896618
CANARA BANK	22692963	19343428	14834551	17135334	15405618	13269902	8558832
CENTRAL BANK OF INDIA CORPORATION	11614536	10730859	2524952	9239878	7138988	8229319	7983112
DENA BANK	3957712	3402932	4933650	2312326	2225565	2385508	1961374
INDIAN BANK	32201715	25663457	3755342	17207577	12889995	11367650	10301929
INDIAN OVERSEAS BANK	12144555	12211982	4639595	10252064	8545293	5188376	3665657
ORIENTAL BANK OF COMMERCE	5363386	4425778	980685	4837964	4380413	4339162	5037402
PUNJAB AND SIND BANK	1336213	1023703	1811451	972898	517273	251595	105368
PUNJAB NATIONAL BANK	23921714	22913265	7271824	22097448	20129436	18960499	22226920
STATE BANK OF INDIA	393520713	344931010	327891402	336991402	289271320	257433290	207834490
SYNDICATE BANK	8987226	10224971	1693000	9978768	8303463	7859970	5289901
UCO BANK	5498767	5048601	975316	4749147	3910502	3135484	2323554
UNION BANK OF INDIA	26624981	22211054	2866890	15359323	13059697	10665595	8162157
UNITED BANK OF INDIA	7098979	6020511	1125866	4205465	3624953	2625113	2298909
VIJAYA BANK	6041106	5473075	783254	4102225	3294038	2718879	2185552

Source : RBI DATA
BASE OF INDIAN
ECONOMY

Percentage Change in Volume of Transactions- Debit Card- Actuals at ATM

Bank	2019	2018	2017	2016	2015	2014	2013
ALLAHABAD BANK	21385	18435	14861	13954	11215	8867	5816
ANDHRA BANK	33320	32930	59384	48322	35935	23678	20545
BANK OF BARODA	86692	74395	41220	66428	53859	42299	33468
BANK OF INDIA	71049	62889	26856	54351	44623	32444	23252
BANK OF MAHARASHTRA	24741	22274	10343	18881	14649	9140	7218
CANARA BANK	95509	80540	37533	67314	48069	36974	27637
CENTRAL BANK OF INDIA CORPORATION	47297	44556	9091	34957	27271	28944	25323
DENA BANK	13600	13251	16675	8431	8134	8250	6641
INDIAN BANK	68635	54105	7904	35541	29915	26180	23977
INDIAN OVERSEAS BANK	50916	40189	11438	30390	23712	16303	12352
ORIENTAL BANK OF COMMERCE	23333	19751	3716	20545	17495	16232	13910
PUNJAB AND SIND BANK	5507	4248	6939	3060	2088	996	400
PUNJAB NATIONAL BANK	106287	102153	30232	96671	87232	77565	63386
STATE BANK OF INDIA	1073551	996156	857261	826310	732923	113235	585220
SYNDICATE BANK	35672	31691	4714	26426	22406	20385	18095
UCO BANK	21316	19566	3727	17485	14717	12007	8978
UNION BANK OF INDIA	106076	66271	9039	47893	42214	33901	26012
UNITED BANK OF INDIA	26385	23053	4522	16246	13705	9559	7259
VIJAYA BANK	19526	17238	2510	12380	10621	7895	4788

Source : RBI DATA BASE OF INDIAN ECONOMY