BANKING/FINANCE · C4S COURSES

NPCI Unveils Drunix

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Context

The **National Payments Corporation of India (NPCI)** has rolled out **Drunix**, an **open-source, enterprise-grade blockchain platform** designed to help organisations **build and scale tokenisation platforms, digital asset ecosystems, and multi-organisation networks**. Drunix has been developed as an enhanced fork of Hyperledger Fabric and is intended to address the growing demand for scalable and secure distributed ledger solutions. It is **engineered for enterprise and public infrastructure adoption** and enables **blockchain deployment at scale** without compromising **privacy, governance, or interoperability**. Drunix marks NPCI's second major open-source contribution in the blockchain and tokenization space, following Falcon, which focused on **production-grade blockchain network management and orchestration**. **NPCI's Chief Technology Officer Vishal Kanvaty** said the platform aims to **accelerate blockchain readiness** with **foundational technologies** for **experimentation, interoperability, and real-world adoption**.

Purpose of Drunix

To help organisations build and scale:

- **Tokenisation platforms**.
- **Digital asset ecosystems**.
- **Multi-organisation networks**.
- **Public infrastructure adoption**.

Key Features

- **High-performance distributed ledger platform**.
- **Enhanced throughput, scalability, and operational efficiency**.
- **Compatibility** with **existing Hyperledger Fabric ecosystems**.
- **Privacy, governance, and interoperability** preserved.
- **Enterprise-grade architecture**.

NPCI's Open-Source Blockchain and AI Initiatives

Initiative	Purpose
Falcon	**Production-grade blockchain network management and orchestration** (NPCI's 1st blockchain open-source contribution)
Drunix	**Core blockchain runtime and transaction processing layer** (NPCI's 2nd open-source contribution in blockchain)
FiMi	NPCI's open-source initiative
Vigil-AI	NPCI's AI-based initiative

What is Blockchain Technology?

- A **distributed ledger technology (DLT)** where **data is stored in blocks** that are **chained cryptographically**.
- **Key features**:
  - **Decentralisation**: No single point of control.

  - **Immutability**: Once recorded, data cannot be altered.
  - **Transparency**: All participants can verify transactions.
  - **Consensus mechanisms**: For validating transactions (PoW, PoS, PBFT, etc.).
- **Applications**:
  - **Cryptocurrencies**: Bitcoin, Ethereum.
  - **Smart contracts**.
  - **Supply chain tracking**.
  - **Digital identity**.
  - **Tokenisation of assets**.
  - **Cross-border payments**.

What is Hyperledger Fabric?

- An **open-source enterprise-grade blockchain platform**.
- **Hosted by**: **Linux Foundation**.
- **Released**: **2016**.
- **Key features**:
  - **Permissioned blockchain**.
  - **Modular architecture**.
  - **Privacy through channels and private data collections**.
  - **Smart contracts (chaincode)** in **Go, Node.js, Java**.
- **Widely used by**: **Enterprises, banks, governments**.

What is Tokenisation?

- The **process** of **converting rights to an asset** into a **digital token** on a **blockchain**.
- **Examples**:
  - **Real estate tokenisation**: Fractional ownership of property.
  - **Asset-backed tokens**: Gold, silver-backed tokens.
  - **Equity tokens**: Digital representation of company shares.
  - **Stablecoins**: Tokens pegged to fiat currencies.
  - **NFT (Non-Fungible Tokens)**: Unique digital assets.
- **Benefits**: **Fractional ownership, faster settlement, lower costs, increased liquidity**.

About NPCI

- **National Payments Corporation of India**.
- **A non-profit company** under the **Ministry of Finance**.
- **Founded**: **2008**.
- **Promoted by**: **RBI** and **Indian Banks' Association (IBA)**.
- **Headquartered**: **Mumbai**.
- **Functions**:
  - **Operates UPI, RuPay, IMPS, BHIM, AEPS, BBPS, NETC (FASTag)**.
  - **Sets standards** for **retail payment systems**.
- **NPCI International Payments Limited (NIPL)**: For **global UPI expansion**.

Practice MCQs

Q1. With reference to NPCI's Drunix, consider the following statements:

1. Drunix is an open-source, enterprise-grade blockchain platform released by NPCI in June 2026.

2. It is built as an enhanced fork of Hyperledger Fabric.
3. Drunix is NPCI's second major open-source contribution in the blockchain space, following Falcon.
4. Drunix is a closed-source proprietary platform.

How many of the above statements are correct?

(a) Only one (b) Only two (c) **Only three** (d) All four (e) None

(Statement 4 is wrong; **Drunix is open-source**, NOT closed-source.)

Q2. With reference to Hyperledger Fabric, consider the following statements:

1. Hyperledger Fabric is an open-source enterprise-grade blockchain platform.
2. It is hosted by the Linux Foundation.
3. Hyperledger Fabric is a permissioned blockchain.
4. Drunix maintains compatibility with existing Hyperledger Fabric ecosystems.

How many of the above statements are correct?

(a) Only one (b) Only two (c) Only three (d) **All four** (e) None

Q3. With reference to NPCI, consider the following statements:

1. NPCI is a non-profit company promoted by the RBI and the Indian Banks' Association (IBA).
2. NPCI was founded in 2008 and is headquartered in Mumbai.
3. NPCI operates UPI, RuPay, IMPS, BHIM, AEPS, BBPS, and NETC (FASTag).
4. NPCI is a foreign company headquartered in Singapore.

Which of the above are correct?

(a) **1, 2 and 3 only** (b) 1, 3 and 4 only (c) 2 and 4 only (d) 1 and 4 only (e) All four

(Statement 4 is wrong; **NPCI is an Indian non-profit company** headquartered in **Mumbai**.)

Q4. With reference to blockchain technology, consider the following statements:

1. Blockchain is a distributed ledger technology (DLT) where data is stored in cryptographically linked blocks.
2. Key features include decentralisation, immutability, and transparency.
3. Tokenisation is the process of converting rights to an asset into a digital token on a blockchain.
4. Public blockchains are restricted to authorised users only.

Which of the above are correct?

(a) **1, 2 and 3 only** (b) 1, 3 and 4 only (c) 2 and 4 only (d) 1 and 4 only (e) All four

(Statement 4 is wrong; **PRIVATE/PERMISSIONED blockchains are restricted** to authorised users; **public blockchains** are **open to all**.)

Q5. With reference to India's CBDC (e-Rupee), consider the following statements:

1. The e-Rupee is India's Central Bank Digital Currency, launched by the RBI.
2. The wholesale e-Rupee pilot was launched in November 2022.
3. The retail e-Rupee pilot was launched in December 2022.
4. CBDC is built on blockchain technology.

How many of the above statements are correct?

(a) Only one (b) Only two (c) Only three (d) **All four** (e) None

Answer Key

1. (c), Statements 1, 2, 3 are correct; Statement 4 is wrong because Drunix is open-source.

2. (d), All four statements are correct.
3. (a), Statements 1, 2, 3 are correct; Statement 4 is wrong because NPCI is Indian, headquartered in Mumbai.
4. (a), Statements 1, 2, 3 are correct; Statement 4 is wrong because private blockchains are restricted, not public.
5. (d), All four statements are correct.

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