

TABLE 73 : PAYMENT SYSTEM INDICATORS

(Volume in Million; Value in ₹ Billion)

Year	2012-13		2013-14		2014-15	
	Volume	Value	Volume	Value	Volume	Value
1 RTGS	68.52	1,026,350.05	81.11	904,968.04	92.78	929,333.09
1.1 Customer Transactions	63.99	512,997.84	76.35	573,614.03	88.39	631,050.74
1.2 Interbank Transactions	4.52	163,843.20	4.75	160,638.37	4.38	122,981.62
1.3 Interbank Clearing	0.01	349,509.02	0.01	170,715.64	0.01	175,300.73
2 CCIL Operated Systems	2.26	501,598.49	2.56	621,569.63	3.03	752,000.42
2.1 CBLO	0.16	120,480.39	0.18	175,261.92	0.21	167,645.96
2.2 Govt. Securities Clearing	0.70	119,947.98	0.87	161,848.24	1.09	258,916.76
2.2.1 Outright	0.66	65,920.33	0.82	89,566.99	0.98	101,561.62
2.2.2 Repo	0.04	54,027.65	0.05	72,281.26	0.11	157,355.15
2.3 Forex Clearing	1.40	261,170.12	1.51	284,459.46	1.73	325,437.69
3 Paper Clearing	1,313.45	100,168.15	1,257.31	93,316.04	1,196.50	85,434.14
3.1 Cheque Truncation System (CTS)	275.04	21,779.52	591.38	44,691.39	964.86	66,769.93
3.2 MICR Clearing	823.31	57,503.97	440.07	30,942.81	22.43	1,850.40
3.2.1 RBI Centres	496.81	36,045.97	215.50	15,246.84	7.50	614.51
3.2.2 Other Centres	326.50	21,458.00	224.57	15,695.97	14.93	1,235.89
3.3 Non-MICR Clearing	215.10	20,884.66	225.86	17,681.84	209.21	16,813.81
4 Retail Electronic Clearing	694.07	31,881.14	1,108.32	47,856.29	1,687.45	65,365.51
4.1 ECS DR	176.53	1,083.10	192.91	1,267.96	226.01	1,739.78
4.2 ECS CR (Includes NECS)	122.18	1,771.28	152.54	2,492.19	115.35	2,019.14
4.3 EFT/NEFT	394.13	29,022.42	661.01	43,785.52	927.55	59,803.83
4.4 Immediate Payment Service (IMPS)	1.23	4.33	15.36	95.81	78.37	581.87
4.5 National Automated Clearing House (NACH)	-	-	86.50	214.81	340.17	1,220.88
5 Cards	6,174.48	18,670.65	7,219.13	22,159.58	8,423.99	25,415.27
5.1 Credit Cards	399.23	1,244.27	512.03	1,556.72	619.41	1,922.63
5.1.1 Usage at ATMs	2.51	14.43	2.96	16.87	4.29	23.47
5.1.2 Usage at POS	396.72	1,229.84	509.08	1,539.85	615.12	1,899.16
5.2 Debit Cards	5,775.25	17,426.39	6,707.10	20,602.86	7,804.57	23,492.65
5.2.1 Usage at ATMs	5,308.39	16,683.42	6,088.02	19,648.35	6,996.48	22,279.16
5.2.2 Usage at POS	466.86	742.97	619.08	954.51	808.09	1,213.49
6 Prepaid Payment Instruments (PPIs)	66.94	79.23	133.63	81.05	314.46	213.42
6.1 m-Wallet	32.70	10.01	107.51	29.05	255.00	81.84
6.2 PPI Cards	33.76	49.62	25.60	28.36	58.91	105.35
6.3 Paper Vouchers	0.48	19.60	0.53	23.63	0.55	26.24
7 Mobile Banking	53.30	59.90	94.71	224.18	171.92	1,035.30
8 Grand Total (1.1+1.2+2+3+4+5+6)	8,319.71	1,329,238.70	9,802.05	1,519,234.99	11,718.19	1,682,461.12

(Continued)

TABLE 73 : PAYMENT SYSTEM INDICATORS(concl.d.)

(Volume in Million; Value in ₹ Billion)

Year	2015-16		2016-17	
	Volume	Value	Volume	Value
1 RTGS	98.34	1,035,551.64	107.86	1,253,652.08
1.1 Customer Transactions	93.95	700,899.82	103.66	849,950.51
1.2 Interbank Transactions	4.37	123,678.19	4.17	131,953.25
1.3 Interbank Clearing	0.02	210,973.63	0.02	271,748.31
2 CCIL Operated Systems	3.12	807,370.42	3.65	1,056,173.36
2.1 CBLO	0.22	178,335.28	0.22	229,528.33
2.2 Govt. Securities Clearing	1.02	269,778.20	1.51	404,389.08
2.2.1 Outright	0.88	97,285.41	1.34	168,741.46
2.2.2 Repo	0.13	172,492.78	0.17	235,647.62
2.3 Forex Clearing	1.89	359,256.94	1.93	422,255.95
3 Paper Clearing	1,096.37	81,860.79	1,206.69	80,958.15
3.1 Cheque Truncation System (CTS)	958.39	69,889.15	1,111.86	74,035.22
3.2 MICR Clearing	-	-	-	-
3.2.1 RBI Centres	-	-	-	-
3.2.2 Other Centres	-	-	-	-
3.3 Non-MICR Clearing	137.98	11,971.64	94.83	6,922.93
4 Retail Electronic Clearing	3,141.53	91,408.14	4,204.96	132,255.30
4.1 ECS DR	224.75	1,651.50	8.76	39.14
4.2 ECS CR (Includes NECS)	39.00	1,059.44	10.10	144.08
4.3 EFT/NEFT	1,252.88	83,273.11	1,622.10	120,039.68
4.4 Immediate Payment Service (IMPS)	220.81	1,622.26	506.73	4,116.24
4.5 National Automated Clearing House (NACH)	1,404.08	3,801.83	2,057.27	7,916.17
5 Cards	10,038.67	29,397.65	12,055.87	30,214.00
5.1 Credit Cards	791.67	2,437.02	1,093.51	3,312.21
5.1.1 Usage at ATMs	6.00	30.41	6.37	28.39
5.1.2 Usage at POS	785.67	2,406.62	1,087.13	3,283.82
5.2 Debit Cards	9,247.00	26,960.63	10,962.36	26,901.79
5.2.1 Usage at ATMs	8,073.39	25,371.36	8,563.06	23,602.73
5.2.2 Usage at POS	1,173.61	1,589.27	2,399.30	3,299.07
6 Prepaid Payment Instruments (PPIs)	748.02	487.58	1,963.66	838.01
6.1 m-Wallet	603.98	205.84	1,629.98	532.42
6.2 PPI Cards	143.47	253.77	333.11	277.52
6.3 Paper Vouchers	0.56	27.97	0.56	28.08
7 Mobile Banking	389.49	4,040.91	976.85	13,104.76
8 Grand Total (1.1+1.2+2+3+4+5+6)	15,126.04	1,835,102.59	19,542.66	2,282,342.58