

No. 8: Cheque Clearing Data

(Number in Lakh and Amount in ₹ crore)

Month/Year	Total		Total MICR* Centres		Total Non-MICR** Centres		Total of RBI Centres		RBI Centres***					
	1=(2+3)		2=(4+22)		3		4		5		6		7	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
2001-02	9,015.0	1,25,75,254.0	5,377.0	1,09,47,391.0	3,638.0	16,27,863.0	5,377.0	1,09,47,391.0	414.0	2,07,524.0	445.0	2,69,346.0	-	-
2002-03	10,139.0	1,34,24,313.0	5,980.0	1,09,78,762.0	4,159.0	24,45,551.0	5,980.0	1,09,78,762.0	434.0	2,25,060.0	485.0	3,07,577.0	-	-
2003-04	10,228.0	1,15,95,960.0	6,241.0	91,78,751.0	3,987.0	24,17,209.0	6,241.0	91,78,751.0	473.0	2,80,649.0	547.0	3,75,885.0	-	-
2004-05	11,668.5	1,04,58,894.9	9,414.6	93,56,252.2	2,253.9	11,02,642.7	7,384.8	84,93,320.7	525.5	3,52,696.6	601.6	4,77,810.1	59.3	47,188.1
2005-06	12,867.6	1,13,29,133.5	10,318.4	94,74,370.8	2,549.2	18,54,762.8	7,942.4	81,94,976.7	603.7	4,06,598.7	656.1	4,98,344.5	71.9	32,181.0
2006-07	13,672.8	1,20,42,425.7	11,441.0	1,04,35,436.1	2,231.8	16,06,989.5	8,309.9	85,99,494.3	594.4	4,29,955.8	702.5	5,58,675.6	71.7	52,224.6
2007-08	14,605.6	1,33,96,065.9	12,229.6	1,15,28,690.2	2,376.0	18,67,375.7	8,775.9	94,51,748.3	647.3	5,06,759.2	734.5	6,32,327.8	77.4	62,651.9
2008-09	13,973.9	1,24,69,134.9	11,638.2	1,04,08,242.0	2,335.7	20,60,892.9	8,347.2	82,97,385.3	570.3	4,77,112.7	687.6	5,46,017.8	74.5	70,837.6
2009-10	13,802.7	1,04,09,941.5	11,497.1	85,31,516.9	2,305.7	18,78,424.7	8,126.9	65,22,135.0	588.3	4,52,170.4	661.9	4,57,973.1	71.1	65,326.2
2010-11	13,874.0	1,01,34,127.8	11,550.6	83,01,218.3	2,323.4	18,32,909.5	8,140.8	61,95,774.8	619.4	4,10,097.8	663.5	4,74,135.3	71.4	63,460.6
2010-11 (P)														
April	1,175.3	8,59,982.7	970.9	7,04,089.1	204.4	1,55,893.6	681.8	5,26,360.6	51.4	33,501.5	56.9	41,679.3	6.1	4,874.9
May	1,110.5	8,21,772.7	919.8	6,72,732.2	190.7	1,49,040.5	648.5	5,00,302.6	47.2	30,193.2	56.1	35,361.5	5.5	4,711.5
June	1,104.4	8,35,896.5	914.7	6,92,640.5	189.7	1,43,256.0	650.1	5,24,954.7	47.7	30,320.1	55.5	37,180.6	5.7	5,950.5
July	1,187.5	8,10,268.7	996.6	6,73,800.9	190.8	1,36,467.7	701.0	5,02,033.3	50.8	31,052.1	57.0	38,879.4	6.3	5,764.3
August	1,175.4	8,11,608.1	973.1	6,63,801.5	202.3	1,47,806.6	683.6	4,97,097.0	52.1	31,489.0	55.5	39,435.3	6.1	4,633.0
September	1,084.6	7,75,861.9	906.9	6,25,642.4	177.7	1,50,219.5	638.2	4,67,211.2	48.0	29,792.0	52.3	37,412.0	5.6	5,247.7
October	1,244.4	9,07,759.6	1,049.9	7,63,899.2	194.5	1,43,860.4	732.1	5,75,348.3	62.0	41,367.5	56.4	40,045.1	6.1	5,081.9
November	1,104.1	8,09,569.2	921.8	6,53,956.9	182.2	1,55,612.3	648.3	4,78,042.9	47.7	31,600.6	51.8	35,880.6	5.6	5,111.5
December	1,194.4	8,74,704.8	1,001.6	7,28,143.4	192.8	1,46,561.4	703.5	5,45,259.1	55.0	38,079.0	56.7	40,528.4	5.9	5,667.7
January	1,105.1	8,11,413.4	921.7	6,47,635.4	183.4	1,63,778.0	656.6	4,78,805.0	48.6	33,441.6	52.5	38,587.0	6.0	5,066.1
February	1,080.9	7,97,845.5	901.1	6,42,994.2	179.8	1,54,851.3	637.3	4,76,373.5	48.2	33,893.4	51.8	37,981.2	6.0	4,486.1
March	1,307.5	10,17,444.8	1,072.4	8,31,882.5	235.1	1,85,562.2	759.7	6,23,986.5	60.9	45,367.7	61.2	51,164.9	6.5	6,865.4
Total (upto March 2011)	13,874.0	1,01,34,127.8	11,550.6	83,01,218.3	2,323.4	18,32,909.5	8,140.8	61,95,774.8	619.4	4,10,097.8	663.5	4,74,135.3	71.4	63,460.6
2011-12 (P)														
April	1,097.5	8,66,680.1	915.3	7,06,363.3	182.2	1,60,316.8	642.7	5,36,454.4	49.0	34,078.0	54.4	39,983.7	5.3	5,271.1
May	1,121.3	8,44,554.5	944.8	7,03,098.7	176.4	1,41,455.8	668.2	5,27,932.1	47.8	32,852.6	56.4	39,061.6	5.3	4,832.2
June	1,052.2	7,65,493.8	859.8	6,06,619.0	192.4	1,58,874.8	601.2	4,46,613.5	48.0	32,459.7	55.4	39,792.0	4.9	4,862.4
July	1,162.4	9,02,937.3	958.3	6,83,983.4	204.1	2,18,953.9	669.5	4,84,817.1	49.3	32,012.3	55.8	40,186.0	5.5	4,802.3
August	1,116.7	7,43,829.5	932.4	6,07,561.0	184.3	1,36,268.6	653.4	4,53,474.9	47.4	31,378.0	54.3	39,570.5	5.4	4,779.0
September	1,112.7	7,64,998.1	927.5	6,29,221.1	185.3	1,35,777.0	651.6	4,77,536.4	48.5	30,762.6	52.5	39,385.4	5.4	4,648.7
October	1,133.9	8,53,092.5	955.5	6,84,948.7	178.5	1,68,143.8	664.6	4,82,455.8	53.0	35,124.5	51.8	41,089.5	5.3	4,628.0
Total (upto October, 2011)	7,796.6	57,41,585.8	6,493.6	46,21,795.2	1,303.1	11,19,790.6	4,551.1	34,09,284.3	343.1	2,28,667.8	380.6	2,79,068.8	37.1	33,823.5

* MICR - Magnetic Ink Character Recognition - automated CPC (Cheque Processing Centers)

** Non MICR Clearing done at the clearing houses where MICR Cheque Processing Centres have not been set up. The processing is done either using Magnetic Media Based Clearing System (MMBCS) or is done manually.

*** RBI Centres (MICR) refers to all centres where RBI is the manager of Clearing House.

No. 8: Cheque Clearing Data (Contd.)

(Number in Lakh and Amount in ₹ crore)

Month/Year	RBI Centres***													
	Bhubaneswar		Chandigarh		Chennai		Guwahati		Hyderabad		Jammu \$\$		Jaipur	
	8		9		10		11		12		13		14	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
2001-02	27.0	21,625.0	–	–	522.0	5,00,872.0	30.0	19,592.0	305.0	1,82,764.0	–	–	123.0	54,432.0
2002-03	33.0	26,349.0	–	–	557.0	5,52,913.0	34.0	22,436.0	337.0	2,15,035.0	–	–	130.0	58,202.0
2003-04	37.0	37,136.0	–	–	602.0	6,12,158.0	37.0	27,840.0	369.0	2,75,503.0	–	–	148.0	70,122.0
2004-05	41.8	47,252.7	112.8	1,11,091.8	735.1	7,59,883.1	42.4	32,713.9	390.2	3,01,678.8	–	–	168.0	89,086.6
2005-06	48.6	53,649.7	123.8	1,27,037.9	813.2	6,55,277.9	48.2	39,660.5	416.8	3,63,317.1	–	–	187.4	1,13,452.5
2006-07	56.2	64,833.9	140.7	1,98,205.1	803.5	6,92,201.6	55.1	49,100.5	438.9	3,95,911.4	–	–	197.8	1,37,784.8
2007-08	60.0	80,993.5	141.4	1,61,218.5	854.1	7,78,853.6	59.5	55,169.2	454.6	4,52,498.8	–	–	219.3	1,62,021.8
2008-09	57.9	88,061.5	131.8	1,45,451.1	832.0	8,01,963.7	59.7	62,085.7	447.8	4,34,737.4	–	–	197.6	1,50,889.6
2009-10	58.6	62,721.5	133.7	1,40,965.9	790.2	6,31,101.1	63.6	58,772.8	414.9	3,51,392.3	11.9	7,967.6	199.9	1,31,192.6
2010-11	58.1	63,624.8	134.2	1,54,550.3	790.4	5,49,887.1	61.3	55,724.7	408.1	3,32,863.5	29.4	19,200.2	210.0	1,38,519.3
2010-11 (P)														
April	5.0	4,858.8	11.4	13,908.4	65.7	47,080.2	4.9	4,749.8	31.0	27,119.3	2.5	1,924.4	17.3	11,253.3
May	4.5	4,334.4	10.6	12,848.8	62.7	41,454.9	5.2	4,100.8	33.9	25,660.3	2.4	1,772.1	16.7	10,489.5
June	4.5	4,805.4	10.7	10,731.6	65.3	44,002.3	5.0	4,532.1	33.6	27,384.6	2.4	1,438.5	15.9	10,981.1
July	5.2	5,737.6	12.1	21,184.4	70.6	47,035.7	5.1	5,058.3	35.8	30,315.1	2.4	1,619.8	17.9	11,508.4
August	5.0	4,817.7	11.3	10,250.3	69.0	46,678.3	5.3	4,106.8	34.5	26,879.9	2.5	1,381.8	17.0	10,161.9
September	4.7	5,572.2	10.7	10,666.4	63.1	44,434.8	4.8	4,480.5	31.6	23,836.4	2.4	1,298.0	16.6	10,771.9
October	4.9	4,818.2	12.0	13,523.6	68.8	47,590.7	5.2	4,483.3	37.5	29,959.3	2.7	1,729.4	20.0	12,815.7
November	4.7	4,788.1	10.6	13,117.5	63.4	43,404.1	4.9	4,072.4	33.8	26,615.1	2.4	1,406.2	17.0	11,588.7
December	4.9	5,871.0	11.5	12,553.4	66.4	47,729.6	5.3	4,999.1	35.8	28,806.9	2.5	1,580.9	18.7	12,717.5
January	4.6	5,680.0	10.4	11,061.0	61.0	42,461.5	4.6	4,196.5	32.0	26,935.8	2.3	1,888.0	16.5	10,727.5
February	4.6	4,879.7	10.3	11,676.5	62.2	45,846.5	4.9	4,521.4	30.3	24,290.4	2.3	1,365.1	16.4	10,994.7
March	5.6	7,461.5	12.6	13,028.4	72.2	52,168.5	6.1	6,423.8	38.2	35,060.3	2.7	1,796.0	19.9	14,509.3
Total (upto March 2011)	58.1	63,624.8	134.2	1,54,550.3	790.4	5,49,887.1	61.3	55,724.7	408.1	3,32,863.5	29.4	19,200.2	210.0	1,38,519.3
2011-12 (P)														
April	4.6	4,412.1	11.3	14,603.8	60.7	48,579.2	4.5	4,524.0	32.9	31,837.0	2.4	1,799.8	16.8	12,620.2
May	4.7	4,669.5	11.6	12,976.4	63.8	45,294.5	4.9	4,132.6	31.8	28,518.4	2.4	1,495.4	16.2	10,778.3
June	4.7	5,497.2	11.7	11,427.8	32.7	22,449.2	4.9	4,290.4	33.4	28,689.7	2.3	1,444.7	16.1	12,271.9
July	6.3	5,100.8	11.4	11,811.5	65.7	47,294.8	5.0	4,557.0	33.7	29,928.8	2.3	1,858.1	16.9	11,444.7
August	5.3	4,443.3	10.6	9,631.7	66.4	46,468.8	4.8	4,063.9	33.1	28,983.2	2.3	1,351.0	16.0	10,678.6
September	4.7	5,497.2	11.8	14,238.1	62.5	44,688.4	5.1	4,626.3	31.4	26,962.0	2.9	1,485.4	16.4	11,292.3
October	4.7	4,433.9	11.1	10,725.4	60.2	44,682.6	4.6	4,288.7	30.5	25,644.1	2.4	1,628.6	16.5	11,076.9
Total (upto October, 2011)	34.9	34,053.9	79.5	85,414.7	412.0	2,99,457.4	33.8	30,482.8	226.7	2,00,563.1	17.1	11,062.9	114.9	80,162.8

\$\$ The settlement of MICR clearing is being done in the books of Reserve Bank of India effective November 2009.

No. 8: Cheque Clearing Data (Contd.)

(Number in Lakh and Amount in ₹ crore)

Month/Year	RBI Centres***													
	Kanpur		Kolkata		Mumbai		Nagpur		New Delhi \$		Patna		Thiruvananthapuram	
	15		16		17		18		19		20		21	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
2001-02	67.0	32,369.0	523.0	3,73,131.0	1,679.0	82,17,816.0	102.0	41,151.0	1,079.0	9,90,315.0	27.0	17,421.0	34.0	19,032.0
2002-03	73.0	34,532.0	531.0	4,19,164.0	2,019.0	76,94,748.0	109.0	46,924.0	1,164.0	13,19,625.0	37.0	19,506.0	37.0	36,691.0
2003-04	78.0	41,397.0	470.0	4,65,308.0	2,162.0	55,11,293.0	120.0	56,330.0	1,107.0	13,54,677.0	50.0	26,739.0	41.0	43,714.0
2004-05	87.1	47,225.8	599.9	5,60,659.9	2,304.1	37,53,670.3	124.4	63,495.1	1,479.3	17,73,610.1	65.0	30,861.7	48.2	44,396.1
2005-06	92.7	55,328.7	642.4	6,58,639.7	2,391.9	33,42,829.4	134.8	75,772.3	1,597.2	16,97,583.2	59.2	36,819.8	54.6	38,484.0
2006-07	96.9	64,396.1	684.2	6,82,358.0	2,518.3	33,19,090.1	145.6	92,546.6	1,690.9	17,73,548.3	56.8	47,968.8	56.2	40,693.0
2007-08	100.0	69,885.1	730.5	7,78,304.3	2,651.6	36,85,407.3	151.3	1,06,351.7	1,775.7	18,00,975.6	62.6	61,006.5	56.0	57,323.4
2008-09	92.8	72,692.4	692.3	7,53,067.8	2,512.7	27,99,764.9	146.2	1,06,246.5	1,726.9	16,64,709.4	62.0	67,977.2	55.0	55,769.9
2009-10	89.6	68,011.3	678.9	6,58,229.3	2,482.2	19,39,326.9	141.2	90,252.2	1,624.6	12,98,999.7	63.2	64,423.6	53.0	43,308.5
2010-11	84.6	56,449.0	674.8	5,39,310.7	2,472.0	17,06,911.9	143.9	88,330.5	1,604.4	14,39,115.6	61.5	66,582.1	53.8	37,011.6
2010-11 (P)														
April	7.3	5,051.5	54.2	45,697.8	209.4	1,48,993.5	12.2	8,382.8	136.6	1,16,625.4	5.4	6,970.5	4.4	3,689.2
May	6.9	4,833.7	56.1	44,235.1	188.7	1,28,278.5	11.2	6,806.6	131.3	1,37,038.3	5.0	5,579.9	4.5	2,603.3
June	6.7	4,708.7	52.4	40,798.1	197.0	1,27,945.8	11.4	7,524.0	127.3	1,57,570.6	4.7	5,990.6	4.5	3,090.0
July	7.8	4,777.5	57.4	42,641.5	206.8	1,30,380.8	12.4	7,880.2	143.5	1,09,930.9	5.1	5,246.1	4.8	3,021.1
August	7.3	4,626.2	58.7	43,293.0	207.4	1,35,918.4	11.6	6,721.9	131.2	1,19,876.4	5.1	4,054.7	4.4	2,772.3
September	6.7	4,619.6	54.8	41,612.6	191.6	1,31,096.9	11.0	6,531.7	125.0	1,01,796.3	5.1	5,246.4	4.3	2,795.9
October	7.4	4,664.9	56.7	42,724.2	229.4	1,94,540.1	13.3	7,447.0	139.6	1,16,420.3	5.5	4,944.7	4.7	3,192.5
November	6.5	4,348.5	56.0	41,733.1	197.5	1,35,819.9	11.5	6,500.8	125.9	1,04,244.8	4.6	4,951.1	4.5	2,859.9
December	7.1	4,665.8	58.4	54,963.4	214.7	1,50,280.8	12.4	7,196.0	138.0	1,20,089.9	5.6	6,446.6	4.5	3,083.0
January	6.5	4,441.9	53.9	43,297.3	204.2	1,32,568.0	11.6	7,228.6	132.4	1,03,515.9	4.9	4,566.5	4.4	3,142.0
February	6.6	4,286.7	52.6	42,439.4	193.7	1,29,970.6	11.4	6,896.2	127.2	1,05,488.0	5.0	4,697.6	3.9	2,660.1
March	7.7	5,423.9	63.5	55,875.0	231.8	1,61,118.7	13.9	9,214.8	146.3	1,46,518.8	5.7	7,887.3	4.8	4,102.2
Total (upto March 2011)	84.6	56,449.0	674.8	5,39,310.7	2,472.0	17,06,911.9	143.9	88,330.5	1,604.4	14,39,115.6	61.5	66,582.1	53.8	37,011.6
2011-12 (P)														
April	6.6	4,836.4	49.9	43,316.2	195.1	1,49,864.8	11.3	8,019.3	129.3	1,23,209.0	4.8	6,357.6	3.7	3,142.5
May	6.5	4,776.7	54.5	43,560.6	195.3	1,33,917.4	11.4	7,448.6	146.3	1,46,518.8	4.8	4,156.1	4.4	2,942.4
June	6.3	4,568.3	38.1	29,708.1	195.0	1,28,198.8	11.4	7,336.7	127.0	1,06,488.3	5.1	4,326.0	4.3	2,802.4
July	6.6	4,417.8	54.0	30,203.1	199.8	1,27,706.2	11.9	7,014.8	135.2	1,18,686.3	5.9	4,824.7	4.3	2,968.0
August	6.5	4,316.7	53.4	27,601.9	200.3	1,25,496.6	11.3	6,374.6	126.0	1,01,546.0	6.3	4,198.6	4.1	2,592.6
September	6.9	4,527.9	56.6	42,874.1	196.0	1,26,040.4	11.6	6,261.6	128.9	1,05,279.5	6.7	6,473.9	3.7	2,492.5
October	6.9	4,782.3	46.9	34,039.6	217.3	1,37,027.4	11.8	6,839.7	131.7	1,08,987.6	5.4	4,445.2	4.4	3,012.0
Total (upto October, 2011)	46.3	32,226.1	353.4	2,51,303.7	1,398.8	9,28,251.5	80.6	49,295.3	924.4	8,10,715.5	38.9	34,782.0	29.0	19,952.4

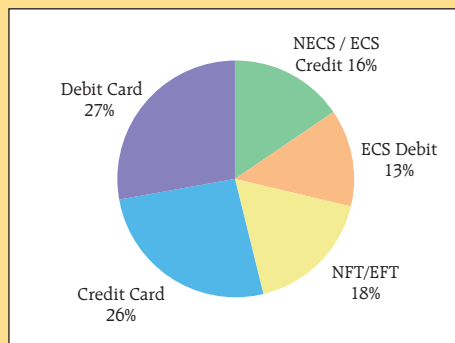
\$ Cheque Truncation System (CTS) implemented at NCR since February 2008 and complete cheque clearing volume has been migrated to CTS from July 2009.

No. 8: Cheque Clearing Data (Concl'd.)

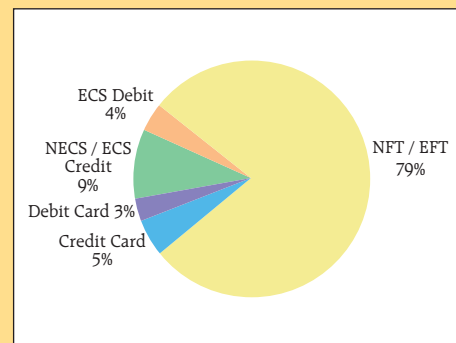
(Number in Lakh and Amount in ₹ crore)

Month/Year	Other MICR Centres	
	22	
	Number	Amount
2001-02	-	-
2002-03	-	-
2003-04	-	-
2004-05	2,029.8	8,62,931.5
2005-06	2,375.9	12,79,394.1
2006-07	3,131.1	18,35,941.8
2007-08	3,453.7	20,76,941.9
2008-09	3,291.0	21,10,856.7
2009-10	3,370.2	20,09,381.9
2010-11	3,409.8	21,05,443.6
2010-11 (P)		
April	289.1	1,77,728.6
May	271.3	1,72,429.6
June	264.6	1,67,685.8
July	295.6	1,71,767.6
August	289.5	1,66,704.5
September	268.6	1,58,431.2
October	317.8	1,88,550.9
November	273.5	1,75,913.9
December	298.1	1,82,884.3
January	265.1	1,68,830.4
February	263.8	1,66,620.7
March	312.7	2,07,896.0
Total (upto March 2011)	3,409.8	21,05,443.6
2011-12 (P)		
April	272.6	1,69,908.9
May	276.7	1,75,166.6
June	258.6	1,60,005.5
July	288.8	1,99,166.3
August	279.1	1,54,086.0
September	275.9	1,51,684.7
October	290.9	2,02,492.9
Total (upto October, 2011)	1,942.5	12,12,510.9

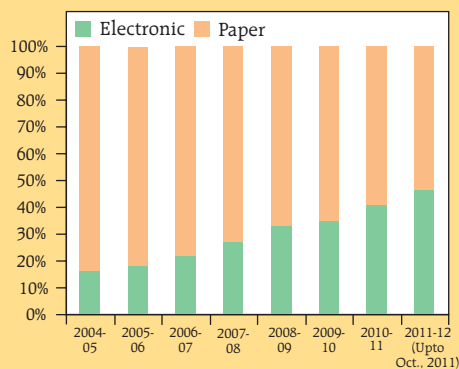
Retail Electronic Transactions- Volume in October, 2011



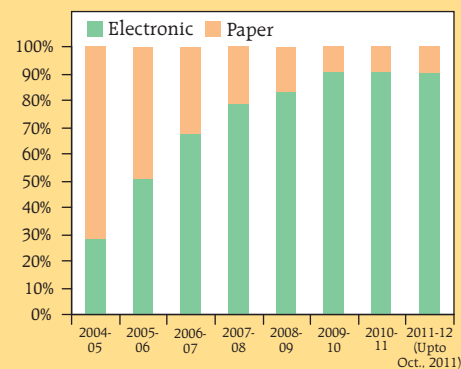
Retail Electronic Transactions- Value in October, 2011



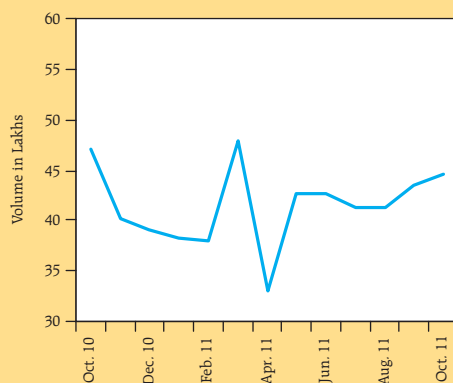
Representation of Electronic Transactions Volume in Total



Representation of Electronic Transaction Value in Total



Growth in RTGS Volume



Growth in RTGS Value

