

No. 8: Cheque Clearing Data

(Number in Million and Amount in ₹ Billion)

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	901.50	125752.54	537.70	109473.91	363.80	16278.63	537.70	109473.91	41.40	2075.24	44.50	2693.46	-	-
2002-03	1013.90	134243.13	598.00	109787.62	415.90	24455.51	598.00	109787.62	43.40	2250.60	48.50	3075.77	-	-
2003-04	1022.80	115959.60	624.10	91787.51	398.70	24172.09	624.10	91787.51	47.30	2806.49	54.70	3758.85	-	-
2004-05	1166.85	104588.95	941.46	93562.52	225.39	11026.43	738.48	84933.21	52.55	3526.97	60.16	4778.10	5.93	471.88
2005-06	1286.76	113291.34	1031.84	94743.71	254.92	18547.63	794.24	81949.77	60.37	4065.99	65.61	4983.44	7.19	321.81
2006-07	1367.28	120424.26	1144.10	104354.36	223.18	16069.90	830.99	85994.94	59.44	4299.56	70.25	5586.76	7.17	522.25
2007-08	1460.56	133960.66	1222.96	115286.90	237.60	18673.76	877.59	94517.48	64.73	5067.59	73.45	6323.28	7.74	626.52
2008-09	1397.39	124691.35	1163.82	104082.42	233.57	20608.93	834.72	82973.85	57.03	4771.13	68.76	5460.18	7.45	708.38
2009-10	1380.27	104099.42	1149.71	85315.17	230.57	18784.25	812.69	65221.35	58.83	4521.70	66.19	4579.73	7.11	653.26
2010-11	1387.40	101341.28	1155.06	83012.18	232.34	18329.09	814.08	61957.75	61.94	4100.98	66.35	4741.35	7.14	634.61
2010-11														
April (P)	117.53	8599.83	97.09	7040.89	20.44	1558.94	68.18	5263.61	5.14	335.01	5.69	416.79	0.61	48.75
May (P)	111.05	8217.73	91.98	6727.32	19.07	1490.40	64.85	5003.03	4.72	301.93	5.61	353.61	0.55	47.12
June (P)	110.44	8358.97	91.47	6926.41	18.97	1432.56	65.01	5249.55	4.77	303.20	5.55	371.81	0.57	59.50
July (P)	118.75	8102.69	99.66	6738.01	19.08	1364.68	70.10	5020.33	5.08	310.52	5.70	388.79	0.63	57.64
August (P)	117.54	8116.08	97.31	6638.02	20.23	1478.07	68.36	4970.97	5.21	314.89	5.55	394.35	0.61	46.33
September (P)	108.46	7758.62	90.69	6256.42	17.77	1502.20	63.82	4672.11	4.80	297.92	5.23	374.12	0.56	52.48
October (P)	124.44	9077.60	104.99	7638.99	19.45	1438.60	73.21	5753.48	6.20	413.67	5.64	400.45	0.61	50.82
November (P)	110.41	8095.69	92.18	6539.57	18.22	1556.12	64.83	4780.43	4.77	316.01	5.18	358.81	0.56	51.11
December (P)	119.44	8747.05	100.16	7281.43	19.28	1465.61	70.35	5452.59	5.50	380.79	5.67	405.28	0.59	56.68
January (P)	110.51	8114.13	92.17	6476.35	18.34	1637.78	65.66	4788.05	4.86	334.42	5.25	385.87	0.60	50.66
February (P)	108.09	7978.45	90.11	6429.94	17.98	1548.51	63.73	4763.74	4.82	338.93	5.18	379.81	0.60	44.86
March (P)	130.75	10174.45	107.24	8318.83	23.51	1855.62	75.97	6239.87	6.09	453.68	6.12	511.65	0.65	68.65
Total (upto Mar, 11)	1387.40	101341.28	1155.06	83012.18	232.34	18329.09	814.08	61957.75	61.94	4100.98	66.35	4741.35	7.14	634.61
2011-12														
April (P)	109.75	8666.80	91.53	7063.63	18.22	1603.17	64.27	5364.54	4.90	340.78	5.44	399.84	0.53	52.71
May (P)	112.13	8445.55	94.48	7030.99	17.64	1414.56	66.82	5279.32	4.78	328.53	5.64	390.62	0.53	48.32
June (P)	105.22	7654.94	85.98	6066.19	19.24	1588.75	60.12	4466.13	4.80	324.60	5.54	397.92	0.49	48.62
July (P)	116.24	9029.37	95.83	6839.83	20.41	2189.54	66.95	4848.17	4.93	320.12	5.58	401.86	0.55	48.02
August (P)	111.67	7438.30	93.24	6075.61	18.43	1362.69	65.34	4534.75	4.74	313.78	5.43	395.71	0.54	47.79
September (P)	111.27	7649.98	92.75	6292.21	18.53	1357.77	65.16	4775.36	4.85	307.63	5.25	393.85	0.54	46.49
October (P)	113.39	8530.93	95.55	6849.49	17.85	1681.44	66.46	4824.56	5.30	351.24	5.18	410.90	0.53	46.28
November (P)	108.58	7849.52	90.00	6410.86	18.58	1438.67	62.49	4500.71	4.47	285.55	5.40	403.47	0.53	46.28
December (P)	107.09	8187.95	88.15	6660.60	18.93	1527.35	64.21	5106.47	4.95	335.94	5.49	433.19	0.55	59.82
Total (upto December, 2011)	995.33	73453.33	827.51	59289.41	167.82	14163.93	581.81	43700.03	43.73	2908.17	48.95	3627.35	4.79	444.33

* 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.

1. Non-MICR Data pertains to the Clearing Houses managed by 10 banks namely SBI (688), SBBJ (50), SB Indore (27), PNB (3), SBT (81), SBP (52), SBH (51), SBS (28), SBM (46) and United Bank of India (4).

Figures in bracket indicate Non-MICR Cheque Clearing Houses managed by the bank.

2. The other MICR Centres include 43 centres managed by 13 PSBs namely Andhra Bank, Bank of Baroda, Bank of India, Canara Bank, Central Bank of India, Corporation Bank, Oriental Bank of Commerce, Punjab National Bank, State Bank of India, State Bank of Indore, State Bank of Travancore, State Bank of Hyderabad and Union Bank of India. The list of other MICR centres (apart from RBI) is given in the Notes on Table 8.

No. 8: Cheque Clearing Data (Contd.)

(Number in Million and Amount in ₹ Billion)

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	2.70	216.25	–	–	52.20	5008.72	3.00	195.92	30.50	1827.64	–	–	12.30	544.32
2002-03	3.30	263.49	–	–	55.70	5529.13	3.40	224.36	33.70	2150.35	–	–	13.00	582.02
2003-04	3.70	371.36	–	–	60.20	6121.58	3.70	278.40	36.90	2755.03	–	–	14.80	701.22
2004-05	4.18	472.53	11.28	1110.92	73.51	7598.83	4.24	327.14	39.02	3016.79	–	–	16.80	890.87
2005-06	4.86	536.50	12.38	1270.38	81.32	6552.78	4.82	396.60	41.68	3633.17	–	–	18.74	1134.53
2006-07	5.62	648.34	14.07	1982.05	80.35	6922.02	5.51	491.01	43.89	3959.11	–	–	19.78	1377.85
2007-08	6.00	809.94	14.14	1612.18	85.41	7788.54	5.95	551.69	45.46	4524.99	–	–	21.93	1620.22
2008-09	5.79	880.62	13.18	1454.51	83.20	8019.64	5.97	620.86	44.78	4347.37	–	–	19.76	1508.90
2009-10	5.86	627.22	13.37	1409.66	79.02	6311.01	6.36	587.73	41.49	3513.92	1.19	79.68	19.99	1311.93
2010-11	5.81	636.25	13.42	1545.50	79.04	5498.87	6.13	557.25	40.81	3328.63	2.94	192.00	21.00	1385.19
2010-11														
April (P)	0.50	48.59	1.14	139.08	6.57	470.80	0.49	47.50	3.10	271.19	0.25	19.24	1.73	112.53
May (P)	0.45	43.34	1.06	128.49	6.27	414.55	0.52	41.01	3.39	256.60	0.24	17.72	1.67	104.90
June (P)	0.45	48.05	1.07	107.32	6.53	440.02	0.50	45.32	3.36	273.85	0.24	14.38	1.59	109.81
July (P)	0.52	57.38	1.21	211.84	7.06	470.36	0.51	50.58	3.58	303.15	0.24	16.20	1.79	115.08
August (P)	0.50	48.18	1.13	102.50	6.90	466.78	0.53	41.07	3.45	268.80	0.25	13.82	1.70	101.62
September (P)	0.47	55.72	1.07	106.66	6.31	444.35	0.48	44.80	3.16	238.36	0.24	12.98	1.66	107.72
October (P)	0.49	48.18	1.20	135.24	6.88	475.91	0.52	44.83	3.75	299.59	0.27	17.29	2.00	128.16
November (P)	0.47	47.88	1.06	131.18	6.34	434.04	0.49	40.72	3.38	266.15	0.24	14.06	1.70	115.89
December (P)	0.49	58.71	1.15	125.53	6.64	477.30	0.53	49.99	3.58	288.07	0.25	15.81	1.87	127.17
January (P)	0.46	56.80	1.04	110.61	6.10	424.61	0.46	41.97	3.20	269.36	0.23	18.88	1.65	107.27
February (P)	0.46	48.80	1.03	116.76	6.22	458.47	0.49	45.21	3.03	242.90	0.23	13.65	1.64	109.95
March (P)	0.56	74.61	1.26	130.28	7.22	521.68	0.61	64.24	3.82	350.60	0.27	17.96	1.99	145.09
Total (upto Mar. 11)	5.81	636.25	13.42	1545.50	79.04	5498.87	6.13	557.25	40.81	3328.63	2.94	192.00	21.00	1385.19
2011-12														
April (P)	0.46	44.12	1.13	146.04	6.07	485.79	0.45	45.24	3.29	318.37	0.24	18.00	1.68	126.20
May (P)	0.47	46.69	1.16	129.76	6.38	452.95	0.49	41.33	3.18	285.18	0.24	14.95	1.62	107.78
June (P)	0.47	54.97	1.17	114.28	3.27	224.49	0.49	42.90	3.34	286.90	0.23	14.45	1.61	122.72
July (P)	0.63	51.01	1.14	118.11	6.57	472.95	0.50	45.57	3.37	299.29	0.23	18.58	1.69	114.45
August (P)	0.53	44.43	1.06	96.32	6.64	464.69	0.48	40.64	3.31	289.83	0.23	13.51	1.60	106.79
September (P)	0.47	54.97	1.18	142.38	6.25	446.88	0.51	46.26	3.14	269.62	0.29	14.85	1.64	112.92
October (P)	0.47	44.34	1.11	107.25	6.02	446.83	0.46	42.89	3.05	256.44	0.24	16.29	1.65	110.77
November (P)	0.49	40.81	1.08	116.02	4.45	345.30	0.51	46.74	3.47	277.61	0.24	14.81	1.65	112.68
December (P)	0.52	57.54	1.05	119.55	3.29	270.80	0.53	48.45	3.42	289.27	0.24	20.35	1.72	120.08
Total (upto December, 2011)	4.50	438.89	10.08	1089.72	48.95	3610.68	4.41	400.02	29.56	2572.51	2.19	145.79	14.87	1034.39

\$\$ Settlement of MICR Clearing is being done in the book of Reserve Bank of India effective November, 2009.

No. 8: Cheque Clearing Data

(Number in Million and Amount in ₹ Billion)

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	6.70	323.69	52.30	3731.31	167.90	82178.16	10.20	411.51	107.90	9903.15	2.70	174.21	3.40	190.32
2002-03	7.30	345.32	53.10	4191.64	201.90	76947.48	10.90	469.24	116.40	13196.25	3.70	195.06	3.70	366.91
2003-04	7.80	413.97	47.00	4653.08	216.20	55112.93	12.00	563.30	110.70	13546.77	5.00	267.39	4.10	437.14
2004-05	8.71	472.26	59.99	5606.60	230.41	37536.70	12.44	634.95	147.93	17736.10	6.50	308.62	4.82	443.96
2005-06	9.27	553.29	64.24	6586.40	239.19	33428.29	13.48	757.72	159.72	16975.83	5.92	368.20	5.46	384.84
2006-07	9.69	643.96	68.42	6823.58	251.83	33190.90	14.56	925.47	169.09	17735.48	5.68	479.69	5.62	406.93
2007-08	10.00	698.85	73.05	7783.04	265.16	36854.07	15.13	1063.52	177.57	18009.76	6.26	610.07	5.60	573.23
2008-09	9.28	726.92	69.23	7530.68	251.27	27997.65	14.62	1062.46	172.69	16647.09	6.20	679.77	5.50	557.70
2009-10	8.96	680.11	67.89	6582.29	248.22	19393.27	14.12	902.52	162.46	12990.00	6.32	644.24	5.30	433.09
2010-11	8.46	564.49	67.48	5393.11	247.20	17069.12	14.39	883.30	160.44	14391.16	6.15	665.82	5.38	370.12
2010-11														
April (P)	0.73	50.52	5.42	456.98	20.94	1489.94	1.22	83.83	13.66	1166.25	0.54	69.71	0.44	36.89
May (P)	0.69	48.34	5.61	442.35	18.87	1282.78	1.12	68.07	13.13	1370.38	0.50	55.80	0.45	26.03
June (P)	0.67	47.09	5.24	407.98	19.70	1279.46	1.14	75.24	12.73	1575.71	0.47	59.91	0.45	30.90
July (P)	0.78	47.78	5.74	426.42	20.68	1303.81	1.24	78.80	14.35	1099.31	0.51	52.46	0.48	30.21
August (P)	0.73	46.26	5.87	432.93	20.74	1359.18	1.16	67.22	13.12	1198.76	0.51	40.55	0.44	27.72
September (P)	0.67	46.20	5.48	416.13	19.16	1310.97	1.10	65.32	12.50	1017.96	0.51	52.46	0.43	27.96
October (P)	0.74	46.65	5.67	427.24	22.94	1945.40	1.33	74.47	13.96	1164.20	0.55	49.45	0.47	31.92
November (P)	0.65	43.49	5.60	417.33	19.75	1358.20	1.15	65.01	12.59	1042.45	0.46	49.51	0.45	28.60
December (P)	0.71	46.66	5.84	549.63	21.47	1502.81	1.24	71.96	13.80	1200.90	0.56	64.47	0.45	30.83
January (P)	0.65	44.42	5.39	432.97	20.42	1325.68	1.16	72.29	13.24	1035.16	0.49	45.66	0.44	31.42
February (P)	0.66	42.87	5.26	424.39	19.37	1299.71	1.14	68.96	12.72	1054.88	0.50	46.98	0.39	26.60
March (P)	0.77	54.24	6.35	558.75	23.18	1611.19	1.39	92.15	14.63	1465.19	0.57	78.87	0.48	41.02
Total (upto Mar. 11)	8.46	564.49	67.48	5393.11	247.20	17069.12	14.39	883.30	160.44	14391.16	6.15	665.82	5.38	370.12
2011-12														
April (P)	0.66	48.36	4.99	433.16	19.51	1498.65	1.13	80.19	12.93	1232.09	0.48	63.58	0.37	31.42
May (P)	0.65	47.77	5.45	435.61	19.53	1339.17	1.14	74.49	14.63	1465.19	0.48	41.56	0.44	29.42
June (P)	0.63	45.68	3.81	297.08	19.50	1281.99	1.14	73.37	12.70	1064.88	0.51	43.26	0.43	28.02
July (P)	0.66	44.18	5.40	302.03	19.98	1277.06	1.19	70.15	13.52	1186.86	0.59	48.25	0.43	29.68
August (P)	0.65	43.17	5.34	276.02	20.03	1254.97	1.13	63.75	12.60	1015.46	0.63	41.99	0.41	25.93
September (P)	0.69	45.28	5.66	428.74	19.60	1260.40	1.16	62.62	12.89	1052.80	0.67	64.74	0.37	24.93
October (P)	0.69	47.82	4.69	340.40	21.73	1370.27	1.18	68.40	13.17	1089.88	0.54	44.45	0.44	30.12
November (P)	0.69	46.04	5.15	376.61	19.84	1236.71	1.16	66.07	12.89	1050.79	0.49	45.14	0.43	26.29
December (P)	0.68	48.51	5.66	450.66	20.52	1491.62	1.22	71.66	13.42	1201.43	0.51	58.56	0.44	29.06
Total (upto December, 2011)	6.00	416.81	46.15	3340.30	180.24	12010.84	10.44	630.68	118.75	10359.37	4.89	451.52	3.77	254.87

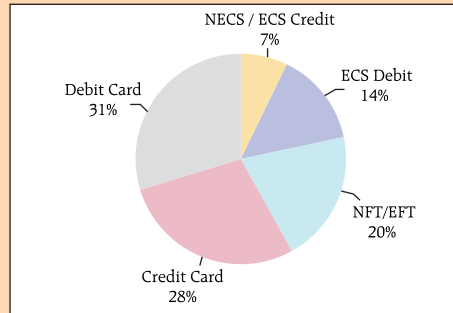
\$ Cheque Truncation System (CTS) implemented at NCR since February 2008 and complete Cheque clearing volume has been migrated to CTS from July 2009.

No. 8: Cheque Clearing Data (Concl.)

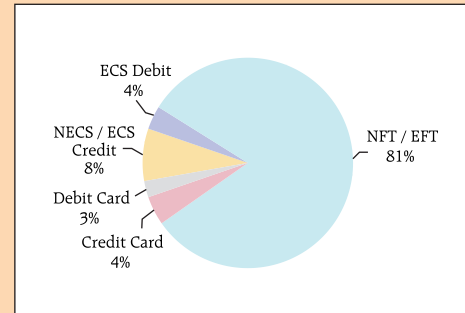
(Number in Million and Amount in ₹ Billion)

Month/Year	"Other MICR Centres"	
	22	
	Number	Amount
2001-02	-	-
2002-03	-	-
2003-04	-	-
2004-05	202.98	8629.31
2005-06	237.59	12793.94
2006-07	313.11	18359.42
2007-08	345.37	20769.42
2008-09	329.10	21108.57
2009-10	337.02	20093.82
2010-11	340.98	21054.44
2010-11		
April (P)	28.91	1777.29
May (P)	27.13	1724.30
June (P)	26.46	1676.86
July (P)	29.56	1717.68
August (P)	28.95	1667.05
September (P)	26.86	1584.31
October (P)	31.78	1885.51
November (P)	27.35	1759.14
December (P)	29.81	1828.84
January (P)	26.51	1688.30
February (P)	26.38	1666.21
March (P)	31.27	2078.96
Total (upto Mar, 11)	340.98	21054.44
2011-12		
April (P)	27.26	1699.09
May (P)	27.67	1751.67
June (P)	25.86	1600.05
July (P)	28.88	1991.66
August (P)	27.91	1540.86
September (P)	27.59	1516.85
October (P)	29.09	2024.93
November (P)	27.52	1910.15
December (P)	23.94	1554.12
Total (upto December, 2011)	245.70	15589.38

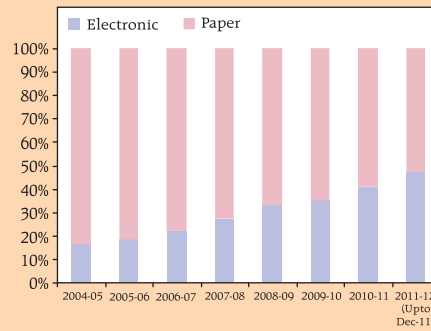
Retail Electronic Transactions - Volume in December 2011



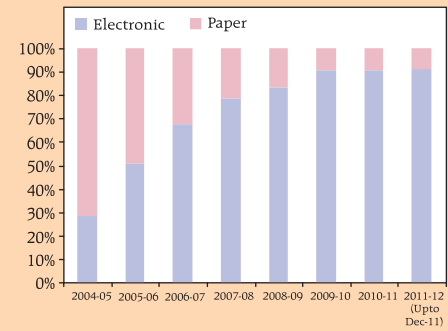
Retail Electronic Transactions - Value in December 2011



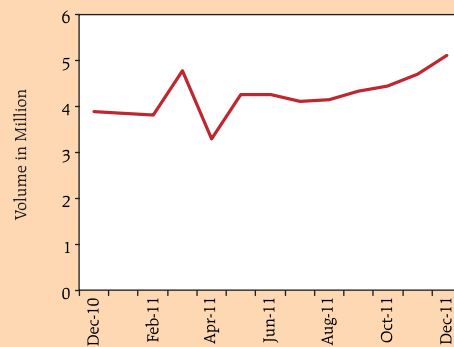
Representation of Electronic Transactions Volume in Total



Representation of Electronic Transaction Value in Total



Growth in RTGS Volume



Growth in RTGS Value

