

No. 9A: Retail Electronic Payment Systems

(Number in Lakh and Amount in ₹ crore)

Month/Year	Total Electronic Payments		Electronic Clearing Services (ECS)				National Electronic Funds Transfer (NEFT/EFT)		Card Payments#					
			NECS/ECS (Credit)		ECS (Debit)				Credit			Debit*		
	1=(2+3+4+5+6)		2		3		4		5			6		
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number of Outstanding Cards**	Number	Amount	Number of Outstanding Cards**	Number	Amount
2003-04	1.669.44	52,142.78	203.15	10,228.00	78.74	2,253.58	8.19	17,124.81	-	1,001.79	17,662.72	-	377.57	4,873.67
2004-05	2.289.04	1,08,749.83	400.51	20,179.81	153.00	2,921.24	25.49	54,601.38	-	1,294.72	25,686.36	-	415.32	5,361.04
2005-06	2.850.13	1,46,382.68	442.16	32,324.35	359.58	12,986.50	30.67	61,288.22	173.27	1,560.86	33,886.47	497.63	456.86	5,897.14
2006-07	3.787.09	2,35,693.12	690.19	83,273.09	752.02	25,440.79	47.76	77,446.31	231.23	1,695.36	41,361.31	749.76	601.77	8,171.63
2007-08	5.353.09	10,41,991.93	783.65	7,82,222.30	1,271.20	48,937.20	133.15	1,40,326.48	275.47	2,282.03	57,984.73	1,024.37	883.06	12,521.22
2008-09	6.678.24	5,00,321.79	883.94	97,486.58	1,600.55	66,975.89	321.61	2,51,956.38	246.99	2,595.61	65,355.80	1,374.31	1,276.54	18,547.14
2009-10	7.181.62	6,84,886.20	981.33	1,17,612.60	1,492.81	69,523.87	663.38	4,09,507.47	183.31	2,342.42	61,824.15	1,819.72	1,701.68	26,418.11
2010-11 (P)	9,085.91	13,08,686.93	1,173.00	1,81,685.79	1,567.39	73,645.78	1,323.44	9,39,149.03	180.39	2,651.45	75,515.68	2,278.44	2,370.63	38,690.65
2010-11 (P)														
April	639.14	84,186.80	78.66	12,819.03	127.39	5,873.66	74.84	57,512.21	192.88	198.27	5,473.58	1,847.91	159.97	2,508.32
May	657.89	80,562.98	65.72	10,061.09	126.22	5,740.50	77.42	55,867.16	190.24	209.50	5,935.54	1,882.49	179.03	2,958.70
June	671.84	79,686.57	89.20	12,912.23	128.24	6,190.89	84.20	52,447.21	189.44	201.97	5,538.75	1,919.12	168.23	2,597.49
July	753.97	1,05,467.21	122.40	23,792.09	129.59	5,902.97	94.63	67,051.68	189.27	218.98	5,817.46	1,956.99	188.37	2,903.02
August	789.95	91,954.89	133.93	14,941.75	126.39	5,790.79	98.04	61,641.84	188.54	226.08	6,259.42	2,000.92	205.52	3,321.09
September	734.19	88,570.02	107.92	12,789.98	126.66	5,960.05	98.36	60,986.94	184.26	210.87	5,847.83	2,038.33	190.37	2,985.23
October	860.08	1,22,464.90	167.05	25,351.57	132.77	8,935.07	116.27	77,703.52	182.17	229.07	6,760.37	2,081.36	214.92	3,714.37
November	779.82	1,11,583.48	91.27	17,488.40	131.80	6,089.97	117.51	77,361.09	181.88	230.44	6,921.56	2,118.77	208.80	3,722.47
December	795.56	1,32,100.39	77.48	21,706.55	134.64	6,221.64	134.62	93,720.04	181.02	234.91	6,846.28	2,160.39	213.91	3,605.89
January	793.16	1,19,787.66	67.32	9,146.45	133.08	6,105.56	129.61	93,888.32	181.36	240.83	6,934.65	2,182.09	222.32	3,712.67
February	792.00	1,16,244.12	103.71	11,166.54	132.02	4,971.88	134.34	90,588.35	181.33	216.47	6,212.92	2,223.69	205.46	3,304.43
March	818.31	1,76,077.90	68.35	9,510.10	138.60	5,862.81	163.59	1,50,380.68	180.39	234.05	6,967.33	2,278.44	213.73	3,356.98
Total (upto March 2011)	9,085.91	13,08,686.93	1,173.00	1,81,685.79	1,567.39	73,645.78	1,323.44	9,39,149.03	180.39	2,651.45	75,515.68	2,278.44	2,370.63	38,690.65
2011-12 (P)														
April	815.27	1,63,172.43	77.30	15,826.88	132.42	6,290.12	148.66	1,30,294.50	177.78	232.28	7,055.40	2,302.57	224.62	3,705.54
May	857.31	1,46,783.97	66.94	13,654.52	135.41	6,514.78	157.67	1,14,532.32	176.59	253.42	7,880.99	2,349.77	243.87	4,201.36
June	876.83	1,66,187.85	103.96	16,570.37	132.68	6,647.68	159.45	1,31,994.81	176.59	241.83	7,191.11	2,395.20	238.91	3,783.88
July	930.15	1,62,657.74	115.29	16,069.58	126.42	6,530.14	166.32	1,28,353.69	176.47	256.08	7,471.76	2,433.43	266.04	4,232.57
August	1,017.79	1,64,127.37	153.99	22,153.47	136.03	6,766.50	173.35	1,22,567.90	175.85	276.89	8,078.98	2,514.79	277.53	4,560.52
September	952.07	1,66,684.83	127.06	13,010.09	133.05	5,328.56	175.60	1,36,551.05	176.25	255.86	7,693.81	2,519.72	260.50	4,101.32
October	1,096.74	1,80,789.31	171.96	17,121.10	140.86	7,046.34	192.51	1,42,033.17	176.19	286.41	8,997.63	2,555.60	305.00	5,591.06
Total (upto October 2011)	6,546.15	11,50,403.50	816.49	1,14,406.01	936.87	45,124.12	1,173.56	9,06,327.44	176.19	1,802.76	54,369.69	2,555.60	1,816.47	30,176.26

Card Payments figures pertain only to Point of Sale (POS) transactions.

* Debit Cards figures for 2003-04 and 2004-05 are estimated based on 2005-06 figures.

** Cards issued by banks (excluding those withdrawn/blocked).