

## No. 9A: Retail Electronic Payment Systems

(Number in Million and Amount in ₹ Billion)

Year/Period	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	166.94	521.43	20.32	102.28	7.87	22.54	0.82	171.25	-	100.18	176.63	-	37.76	48.74
2004-05	228.90	1,087.50	40.05	201.80	15.30	29.21	2.55	546.01	-	129.47	256.86	-	41.53	53.61
2005-06	285.01	1,463.83	44.22	323.24	35.96	129.86	3.07	612.88	17.33	156.09	338.86	49.76	45.69	58.97
2006-07	378.71	2,356.93	69.02	832.73	75.20	254.41	4.78	774.46	23.12	169.54	413.61	74.98	60.18	81.72
2007-08	535.31	10,419.92	78.37	7,822.22	127.12	489.37	13.32	1,403.26	27.55	228.20	579.85	102.44	88.31	125.21
2008-09	667.82	5,003.22	88.39	974.87	160.05	669.76	32.16	2,519.56	24.70	259.56	653.56	137.43	127.65	185.47
2009-10	718.16	6,848.86	98.13	1,176.13	149.28	695.24	66.34	4,095.07	18.33	234.24	618.24	181.97	170.17	264.18
2010-11	908.59	13,086.87	117.30	1,816.86	156.74	736.46	132.34	9,391.49	18.04	265.14	755.16	227.84	237.06	386.91
2011-12	1,159.84	22,075.33	121.50	1,837.84	164.74	833.55	226.11	17,903.50	17.65	319.96	966.13	278.28	327.54	534.32
<b>2011-12</b>														
April (P)	81.52	1,631.72	7.73	158.27	13.24	62.90	14.86	1,302.94	17.78	23.23	70.55	230.26	22.46	37.06
May (P)	85.73	1,467.85	6.69	136.55	13.54	65.15	15.77	1,145.32	17.66	25.34	78.81	234.98	24.39	42.01
June (P)	87.78	1,662.69	10.41	166.15	13.36	66.84	15.94	1,319.95	17.66	24.18	71.91	239.52	23.89	37.84
July (P)	93.01	1,626.58	11.53	160.70	12.64	65.30	16.63	1,283.54	17.65	25.61	74.72	243.34	26.60	42.33
August (P)	101.87	1,641.27	15.40	221.53	13.70	67.67	17.33	1,225.68	17.58	27.69	80.79	251.48	27.75	45.61
September (P)	95.22	1,679.71	12.71	130.10	13.31	66.15	17.56	1,365.51	17.63	25.59	76.94	251.97	26.05	41.01
October (P)	109.68	1,807.89	17.20	171.21	14.09	70.46	19.25	1,420.33	17.62	28.64	89.98	255.56	30.50	55.91
November (P)	93.48	1,657.65	7.55	102.43	13.67	70.58	18.78	1,362.15	17.64	26.41	79.20	259.83	27.06	43.29
December (P)	99.52	1,963.92	7.08	154.01	14.27	73.42	20.61	1,603.45	17.67	28.15	84.22	263.80	29.41	48.82
January (P)	101.55	2,104.04	6.25	187.15	14.18	72.49	20.63	1,705.70	17.74	29.81	88.68	268.00	30.67	50.02
February (P)	100.44	2,081.13	10.22	114.83	13.95	75.41	21.63	1,765.03	17.57	26.57	81.97	273.65	28.07	43.89
March (P)	110.05	2,750.89	8.73	134.91	14.79	77.18	27.11	2,403.89	17.65	28.74	88.37	278.28	30.67	46.53
<b>Total (2011-12)</b>	<b>1,159.84</b>	<b>22,075.33</b>	<b>121.50</b>	<b>1,837.84</b>	<b>164.74</b>	<b>833.55</b>	<b>226.11</b>	<b>17,903.50</b>	<b>17.65</b>	<b>319.96</b>	<b>966.13</b>	<b>278.28</b>	<b>327.54</b>	<b>534.32</b>
<b>2012-13</b>														
April (P)	106.28	2,341.04	7.64	151.13	14.38	81.72	23.73	1,956.30	17.77	29.48	101.19	281.90	31.04	50.72
May (P)	110.13	2,333.90	6.07	114.49	14.56	80.46	27.23	1,994.77	17.90	30.17	93.07	286.32	32.10	51.11
June (P)	114.05	2,452.16	9.87	157.28	14.41	81.76	27.20	2,072.12	18.01	29.51	90.27	290.68	33.06	50.73
July (P)	127.76	2,556.42	13.34	207.28	14.70	83.50	29.25	2,109.00	18.15	33.37	98.74	294.08	37.10	57.91
August (P)	128.44	2,531.54	13.64	179.67	14.70	83.29	29.37	2,113.83	18.24	32.52	95.84	298.57	38.21	58.89
September (P)	127.37	2,668.47	14.78	136.67	15.74	85.61	29.50	2,296.08	18.38	30.43	93.67	302.48	36.92	56.44
October (P)	139.46	2,952.52	14.12	163.59	15.02	78.64	34.84	2,534.20	18.53	35.58	108.30	306.83	39.89	67.79
<b>Total (upto October 2012)</b>	<b>853.49</b>	<b>17,836.05</b>	<b>79.47</b>	<b>1,110.11</b>	<b>103.50</b>	<b>574.97</b>	<b>201.13</b>	<b>15,076.30</b>	<b>18.53</b>	<b>221.07</b>	<b>681.07</b>	<b>306.83</b>	<b>248.31</b>	<b>393.59</b>

# 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).