

Payment and Settlement Systems

No. 43: Payment System Indicators

| System | | | Volume (Million) | | | | Value (₹ Billion) | |
|--|-----------------|-----------------|---------------------|----------------|---------------------|-------------------|----------------------|-------------------|
| | 2013-14 | 2014 | 2015 | | 2013-14 | 2014 | 2015 | |
| | | Dec. | Jan. | Feb. | | Dec. | Jan. | Feb. |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 1 RTGS | 81.11 | 8.19 | 7.89 | 7.69 | 904,968.04 | 84,449.60 | 76,635.09 | 70,910.56 |
| 1.1 Customer Transactions | 76.35 | 7.81 | 7.52 | 7.34 | 573,614.03 | 57,669.28 | 51,356.36 | 48,516.93 |
| 1.2 Interbank Transactions | 4.75 | 0.38 | 0.37 | 0.35 | 160,638.37 | 11,074.73 | 10,291.66 | 8,897.18 |
| 1.3 Interbank Clearing | 0.011 | 0.001 | 0.001 | 0.001 | 170,715.64 | 15,705.79 | 14,987.07 | 13,496.46 |
| 2 CCIL Operated Systems | 2.56 | 0.30 | 0.24 | 0.16 | 621,569.63 | 70,943.42 | 53,080.79 | 41,555.74 |
| 2.1 CBLO | 0.18 | 0.02 | 0.02 | 0.02 | 175,261.92 | 16,171.39 | 15,850.21 | 14,190.98 |
| 2.2 Govt. Securities Clearing | 0.87 | 0.13 | 0.12 | 0.07 | 161,848.24 | 26,061.00 | 26,151.48 | 20,525.10 |
| 2.2.1 Outright | 0.82 | 0.12 | 0.11 | 0.07 | 89,566.99 | 12,301.47 | 11,079.10 | 6,839.66 |
| 2.2.2 Repo | 0.046 | 0.010 | 0.010 | 0.009 | 72,281.26 | 13,759.53 | 15,072.38 | 13,685.44 |
| 2.3 Forex Clearing | 1.51 | 0.15 | 0.17 | 0.13 | 284,459.46 | 28,711.03 | 28,066.06 | 23,823.97 |
| 3 Paper Clearing | 1,257.31 | 109.57 | 97.41 | 93.66 | 93,316.04 | 7,488.29 | 7,135.01 | 6,808.13 |
| 3.1 Cheque Truncation System (CTS) | 591.38 | 84.40 | 80.51 | 76.65 | 44,691.39 | 5,997.74 | 5,741.14 | 5,447.55 |
| 3.2 MICR Clearing | 440.07 | - | - | - | 30,942.81 | - | - | - |
| 3.2.1 RBI Centres | 215.50 | - | - | - | 15,246.84 | - | - | - |
| 3.2.2 Other Centres | 224.57 | - | - | - | 15,695.97 | - | - | - |
| 3.3 Non-MICR Clearing | 225.86 | 25.17 | 16.90 | 17.01 | 17,681.84 | 1,490.55 | 1,393.87 | 1,360.59 |
| 4 Retail Electronic Clearing | 1,108.32 | 135.67 | 118.68 | 118.71 | 47,856.29 | 6,044.41 | 5,468.79 | 5,431.47 |
| 4.1 ECS DR | 192.91 | 19.35 | 19.49 | 19.11 | 1,267.96 | 147.44 | 148.83 | 149.81 |
| 4.2 ECS CR (includes NECS) | 152.54 | 10.10 | 9.65 | 8.34 | 2,492.19 | 183.51 | 165.50 | 159.34 |
| 4.3 EFT/NEFT | 661.01 | 83.49 | 80.22 | 81.19 | 43,785.52 | 5,573.36 | 5,084.73 | 5,046.41 |
| 4.4 Immediate Payment Service (IMPS) | 15.36 | 8.38 | 9.33 | 10.08 | 95.81 | 60.36 | 69.73 | 75.90 |
| 4.5 National Automated Clearing House (NACH) | 86.50 | 14.35 | 73.87 | 90.27 | 214.81 | 79.74 | 63.84 | 81.56 |
| 5 Cards | 7,219.13 | 721.21 | 733.20 | 688.21 | 22,159.58 | 2,285.17 | 2,212.72 | 1,906.21 |
| 5.1 Credit Cards | 512.03 | 56.53 | 56.58 | 49.92 | 1,556.72 | 174.38 | 175.67 | 156.50 |
| 5.1.1 Usage at ATMs | 2.96 | 0.44 | 0.41 | 0.37 | 16.87 | 2.51 | 2.14 | 1.96 |
| 5.1.2 Usage at POS | 509.08 | 56.09 | 56.17 | 49.55 | 1,539.85 | 171.87 | 173.52 | 154.55 |
| 5.2 Debit Cards | 6,707.10 | 664.68 | 676.62 | 638.29 | 20,602.86 | 2,110.79 | 2,037.05 | 1,749.70 |
| 5.2.1 Usage at ATMs | 6,088.02 | 591.06 | 602.18 | 570.39 | 19,648.35 | 1,999.78 | 1,924.17 | 1,668.06 |
| 5.2.2 Usage at POS | 619.08 | 73.62 | 74.44 | 67.90 | 954.51 | 111.01 | 112.89 | 81.64 |
| 6 Prepaid Payment Instruments (PPIs) | 133.63 | 28.98 | 33.49 | 30.31 | 81.05 | 22.67 | 23.65 | 24.42 |
| 6.1 m-Wallet | 107.51 | 23.19 | 27.62 | 24.08 | 29.05 | 8.28 | 8.92 | 8.76 |
| 6.2 PPI Cards | 25.60 | 5.74 | 5.82 | 6.19 | 28.36 | 12.01 | 12.59 | 13.64 |
| 6.3 Paper Vouchers | 0.53 | 0.05 | 0.05 | 0.04 | 23.63 | 2.38 | 2.13 | 2.01 |
| 7 Mobile Banking | 94.71 | 16.78 | 18.07 | 18.53 | 224.18 | 113.23 | 129.17 | 148.88 |
| 8 Cards Outstanding | 413.60 | 520.44 | 544.84 | 558.89 | - | - | - | - |
| 8.1 Credit Card | 19.18 | 20.36 | 20.61 | 20.86 | - | - | - | - |
| 8.2 Debit Card | 394.42 | 500.08 | 524.23 | 538.03 | - | - | - | - |
| 9 Number of ATMs (in actuals) | 160055 | 176408 | 177382 | 178747 | - | - | - | - |
| 10 Number of POS (in actuals) | 1065984 | 1058642 | 1085588 | 1095356 | - | - | - | - |
| 11 Grand Total (1.1+1.2+2+3+4+5+6) | 9,802.05 | 1,003.92 | 990.92 | 938.74 | 1,519,234.98 | 155,527.97 | 129,568.97 | 113,140.07 |