

Payment and Settlement Systems

No. 43: Payment System Indicators

System	Volume (Million)				Value (₹ Billion)			
	2016-17	2017			2016-17	2017		
		Jul.	Aug.	Sep.		Jul.	Aug.	Sep.
	1	2	3	4	5	6	7	8
1 RTGS	107.86	9.38	9.46	9.61	1,253,652.08	110,562.10	113,827.58	127,730.70
1.1 Customer Transactions	103.66	9.07	9.16	9.32	849,950.51	77,675.80	79,157.81	91,521.65
1.2 Interbank Transactions	4.17	0.31	0.30	0.29	131,953.25	9,473.46	10,005.58	10,826.48
1.3 Interbank Clearing	0.018	0.002	0.002	0.002	271,748.31	23,412.84	24,664.19	25,382.57
2 CCIL Operated Systems	3.65	0.30	0.27	0.30	1,056,173.36	86,663.63	87,499.01	92,763.82
2.1 CBLO	0.22	0.02	0.02	0.02	229,528.33	21,736.46	22,784.18	23,778.02
2.2 Govt. Securities Clearing	1.51	0.11	0.08	0.10	404,389.08	34,047.29	31,959.78	34,013.49
2.2.1 Outright	1.34	0.10	0.07	0.08	168,741.46	13,400.47	9,795.75	11,098.06
2.2.2 Repo	0.168	0.016	0.017	0.018	235,647.62	20,646.82	22,164.03	22,915.42
2.3 Forex Clearing	1.93	0.17	0.17	0.19	422,255.95	30,879.88	32,755.05	34,972.31
3 Paper Clearing	1,206.69	95.35	94.81	94.37	80,958.15	6,572.52	6,403.59	6,429.99
3.1 Cheque Truncation System (CTS)	1,111.86	92.20	92.05	92.16	74,035.22	6,342.50	6,224.34	6,271.53
3.2 MICR Clearing	-	-	-	-	-	-	-	-
3.2.1 RBI Centres	-	-	-	-	-	-	-	-
3.2.2 Other Centres	-	-	-	-	-	-	-	-
3.3 Non-MICR Clearing	94.83	3.15	2.76	2.22	6,922.93	230.02	179.25	158.47
4 Retail Electronic Clearing	4,204.96	432.20	442.79	427.72	132,250.12	13,471.67	13,988.09	15,624.23
4.1 ECS DR	8.76	0.14	0.12	0.14	39.14	0.93	0.83	0.84
4.2 ECS CR (includes NECS)	10.10	0.43	0.63	0.48	144.08	10.90	10.96	9.60
4.3 EFT/NEFT	1,622.10	148.14	151.61	157.67	120,039.68	12,011.60	12,500.38	14,182.14
4.4 Immediate Payment Service (IMPS)	506.73	69.07	75.66	82.85	4,111.06	604.76	651.49	717.60
4.5 National Automated Clearing House (NACH)	2,057.27	214.42	214.77	186.58	7,916.17	843.47	824.43	714.06
5 Cards	12,055.87	1,070.91	1,099.84	1,096.45	30,214.00	2,958.59	3,073.12	3,163.59
5.1 Credit Cards	1,093.51	111.38	115.99	113.29	3,312.21	342.15	366.03	377.76
5.1.1 Usage at ATMs	6.37	0.61	0.66	0.65	28.39	2.85	3.05	3.11
5.1.2 Usage at POS	1,087.13	110.76	115.33	112.63	3,283.82	339.30	362.99	374.65
5.2 Debit Cards	10,962.36	959.54	983.86	983.16	26,901.79	2,616.45	2,707.08	2,785.83
5.2.1 Usage at ATMs	8,563.06	703.91	718.41	717.86	23,602.73	2,270.76	2,352.96	2,419.54
5.2.2 Usage at POS	2,399.30	255.62	265.45	265.30	3,299.07	345.68	354.13	366.29
6 Prepaid Payment Instruments (PPIs)	1,963.66	270.24	261.14	240.29	838.01	98.56	102.88	109.77
6.1 m-Wallet	1,629.98	235.46	225.43	199.48	532.42	69.34	72.62	81.54
6.2 PPI Cards	333.11	34.74	35.67	40.76	277.52	27.07	28.53	26.19
6.3 Paper Vouchers	0.51	0.04	0.03	0.04	25.36	2.15	1.72	2.05
7 Mobile Banking	976.85	102.40	99.64	113.69	13,104.76	801.36	799.13	847.82
8 Cards Outstanding	884.72	836.11	843.51	853.11	-	-	-	-
8.1 Credit Card	29.84	32.06	32.65	33.34	-	-	-	-
8.2 Debit Card	854.87	804.05	810.87	819.76	-	-	-	-
9 Number of ATMs (in actuals)	222475	222653	222568	221722	-	-	-	-
10 Number of POS (in actuals)	2529141	2840113	2882422	2900038	-	-	-	-
11 Grand Total (1.1+1.2+2+3+4+5+6)	19,542.66	1,878.38	1,908.30	1,868.74	2,282,337.40	196,914.23	200,230.07	220,439.54

Note : Data for latest 12 month period is provisional.