

# Payment and Settlement Systems

## No. 43: Payment System Indicators

System	Volume (Million)				Value (₹ Billion)			
	2016-17	2017		2018	2016-17	2017		2018
		Nov.	Dec.			Jan.	Nov.	
	1	2	3	4	5	6	7	8
<b>1 RTGS</b>	<b>107.86</b>	<b>10.83</b>	<b>10.90</b>	<b>11.16</b>	<b>1,253,652.08</b>	<b>123,579.36</b>	<b>128,098.85</b>	<b>133,665.22</b>
1.1 Customer Transactions	103.66	10.51	10.58	10.85	849,950.51	87,550.13	90,557.83	95,866.37
1.2 Interbank Transactions	4.17	0.32	0.31	0.31	131,953.25	10,860.36	10,349.96	11,622.03
1.3 Interbank Clearing	0.018	0.002	0.002	0.002	271,748.31	25,168.88	27,191.06	26,176.82
<b>2 CCIL Operated Systems</b>	<b>3.65</b>	<b>0.33</b>	<b>0.28</b>	<b>0.35</b>	<b>1,056,173.36</b>	<b>101,377.16</b>	<b>88,062.67</b>	<b>101,560.41</b>
2.1 CBLO	0.22	0.02	0.02	0.02	229,528.33	27,794.59	23,657.46	29,883.06
2.2 Govt. Securities Clearing	1.51	0.11	0.09	0.10	404,389.08	35,379.85	30,067.97	32,265.24
2.2.1 Outright	1.34	0.09	0.07	0.08	168,741.46	10,840.19	8,453.70	8,696.66
2.2.2 Repo	0.168	0.020	0.016	0.018	235,647.62	24,539.65	21,614.27	23,568.57
2.3 Forex Clearing	1.93	0.20	0.18	0.23	422,255.95	38,202.72	34,337.24	39,412.12
<b>3 Paper Clearing</b>	<b>1,206.69</b>	<b>98.60</b>	<b>96.44</b>	<b>98.99</b>	<b>80,958.15</b>	<b>6,774.71</b>	<b>6,752.50</b>	<b>6,994.65</b>
3.1 Cheque Truncation System (CTS)	1,111.86	96.30	94.57	96.71	74,035.22	6,633.94	6,563.97	6,792.60
3.2 MICR Clearing	-	-	-	-	-	-	-	-
3.2.1 RBI Centres	-	-	-	-	-	-	-	-
3.2.2 Other Centres	-	-	-	-	-	-	-	-
3.3 Non-MICR Clearing	94.83	2.30	1.86	2.28	6,922.93	140.77	188.53	202.05
<b>4 Retail Electronic Clearing</b>	<b>4,204.96</b>	<b>460.10</b>	<b>469.96</b>	<b>489.35</b>	<b>132,250.12</b>	<b>15,620.80</b>	<b>17,464.68</b>	<b>17,086.24</b>
4.1 ECS DR	8.76	0.13	0.13	0.12	39.14	0.83	0.84	0.79
4.2 ECS CR (includes NECS)	10.10	0.54	0.51	0.50	144.08	10.38	7.24	8.68
4.3 EFT/NEFT	1,622.10	161.97	169.05	170.21	120,039.68	13,884.00	15,779.20	15,374.07
4.4 Immediate Payment Service (IMPS)	506.73	89.49	98.01	99.56	4,111.06	782.58	871.06	882.14
4.5 National Automated Clearing House (NACH)	2,057.27	207.97	202.26	218.96	7,916.17	943.02	806.34	820.57
<b>5 Cards</b>	<b>12,055.87</b>	<b>1,118.88</b>	<b>1,178.80</b>	<b>1,170.85</b>	<b>30,214.00</b>	<b>3,254.08</b>	<b>3,469.97</b>	<b>3,375.61</b>
5.1 Credit Cards	1,093.51	116.59	124.48	130.73	3,312.21	396.17	421.98	417.78
5.1.1 Usage at ATMs	6.37	0.69	0.71	0.74	28.39	3.20	3.34	3.41
5.1.2 Usage at POS	1,087.13	115.90	123.77	129.98	3,283.82	392.96	418.64	414.37
5.2 Debit Cards	10,962.36	1,002.30	1,054.32	1,040.12	26,901.79	2,857.91	3,047.99	2,957.83
5.2.1 Usage at ATMs	8,563.06	731.33	761.93	741.56	23,602.73	2,492.72	2,640.39	2,550.22
5.2.2 Usage at POS	2,399.30	270.96	292.39	298.56	3,299.07	365.19	407.60	407.61
<b>6 Prepaid Payment Instruments (PPIs)</b>	<b>1,963.66</b>	<b>236.16</b>	<b>319.85</b>	<b>361.20</b>	<b>838.01</b>	<b>133.21</b>	<b>143.34</b>	<b>147.71</b>
6.1 m-Wallet	1,629.98	186.67	288.37	326.30	532.42	93.88	125.68	125.63
6.2 PPI Cards	333.11	49.45	31.44	34.87	277.52	37.71	16.34	20.76
6.3 Paper Vouchers	0.51	0.04	0.03	0.03	25.36	1.63	1.33	1.32
<b>7 Mobile Banking</b>	<b>976.85</b>	<b>184.98</b>	<b>250.66</b>	<b>273.21</b>	<b>13,104.76</b>	<b>1,054.24</b>	<b>1,118.24</b>	<b>1,224.83</b>
<b>8 Cards Outstanding</b>	<b>801.49</b>	<b>867.66</b>	<b>877.97</b>	<b>882.94</b>	-	-	-	-
8.1 Credit Card	29.84	34.78	35.50	36.24	-	-	-	-
8.2 Debit Card	771.65	832.89	842.47	846.70	-	-	-	-
<b>9 Number of ATMs (in actuals)</b>	<b>222475</b>	<b>221350</b>	<b>221832</b>	<b>222075</b>	-	-	-	-
<b>10 Number of POS (in actuals)</b>	<b>2529141</b>	<b>2998733</b>	<b>3027382</b>	<b>3061817</b>	-	-	-	-
<b>11 Grand Total (1.1+1.2+2+3+4+5+6)</b>	<b>19,542.66</b>	<b>1,924.90</b>	<b>2,076.22</b>	<b>2,131.90</b>	<b>2,282,337.40</b>	<b>225,570.44</b>	<b>216,800.95</b>	<b>236,653.03</b>

Note : Data for latest 12 month period is provisional.