

Payment and Settlement Systems

No. 43: Payment System Indicators

System	Volume (Million)				Value (₹ Billion)			
	2017-18	2018			2017-18	2018		
		Oct.	Nov.	Dec.		Oct.	Nov.	Dec.
	1	2	3	4	5	6	7	8
1 RTGS	124.46	11.86	10.97	11.32	1,467,431.99	142,152.55	130,030.07	145,830.04
1.1 Customer Transactions	120.71	11.58	10.70	11.05	1,036,698.74	97,944.08	91,162.92	101,338.56
1.2 Interbank Transactions	3.72	0.28	0.27	0.27	130,426.03	13,912.67	11,922.19	15,085.17
1.3 Interbank Clearing	0.024	0.002	0.002	0.002	300,307.22	30,295.81	26,944.96	29,406.31
2 CCIL Operated Systems	3.50	0.32	0.25	0.32	1,074,802.02	115,017.56	89,962.85	102,273.20
2.1 CBLO	0.204	0.022	0.002	–	283,307.58	32,597.57	2,693.59	–
2.2 Govt. Securities Clearing	1.12	0.09	0.09	0.12	370,363.78	39,571.40	53,489.45	63,213.83
2.2.1 Outright	0.92	0.07	0.06	0.09	113,998.80	7,701.86	7,378.19	11,377.50
2.2.2 Repo	0.199	0.021	0.016	0.017	256,364.98	31,869.53	22,603.13	21,654.73
2.2.3 Tri-party Repo	–	–	0.01	0.02	–	–	23,508.13	30,181.60
2.3 Forex Clearing	2.17	0.21	0.16	0.20	421,130.66	42,848.59	33,779.81	39,059.37
3 Paper Clearing	1,171.31	98.91	86.66	92.52	81,934.93	7,026.39	6,229.28	6,687.42
3.1 Cheque Truncation System (CTS)	1,138.05	97.80	85.67	91.71	79,451.24	6,948.47	6,153.57	6,626.42
3.2 MICR Clearing	–	–	–	–	–	–	–	–
3.2.1 RBI Centres	–	–	–	–	–	–	–	–
3.2.2 Other Centres	–	–	–	–	–	–	–	–
3.3 Non-MICR Clearing	33.27	1.11	0.99	0.81	2,483.68	77.92	75.71	61.00
4 Retail Electronic Clearing	5,467.29	612.11	591.65	620.10	192,017.98	22,035.92	21,034.97	22,268.70
4.1 ECS DR	1.54	0.04	0.03	0.03	9.72	0.25	0.25	0.16
4.2 ECS CR (includes NECS)	6.14	0.66	0.47	0.50	118.64	16.03	12.14	10.80
4.3 EFT/NEFT	1,946.36	209.04	194.21	194.78	172,228.52	19,227.03	18,246.68	19,570.40
4.4 Immediate Payment Service (IMPS)	1,009.80	154.62	149.94	176.93	8,924.98	1,403.07	1,347.57	1,468.99
4.5 National Automated Clearing House (NACH)	2,503.46	247.75	246.99	247.86	10,736.12	1,389.55	1,428.33	1,218.35
5 Cards	13,358.62	1,424.97	1,363.39	1,462.09	38,214.64	4,042.86	3,839.04	4,220.92
5.1 Credit Cards	1,412.97	161.97	146.65	159.22	4,626.33	565.96	519.94	546.38
5.1.1 Usage at ATMs	7.81	0.91	0.80	0.88	36.68	4.18	3.76	4.03
5.1.2 Usage at POS	1,405.16	161.06	145.85	158.34	4,589.65	561.78	516.18	542.35
5.2 Debit Cards	11,945.65	1,263.00	1,216.74	1,302.88	33,588.31	3,476.90	3,319.10	3,674.54
5.2.1 Usage at ATMs	8,602.26	869.61	840.17	915.34	28,987.61	2,933.92	2,778.69	3,143.12
5.2.2 Usage at POS	3,343.39	393.39	376.57	387.54	4,600.70	542.98	540.41	531.42
6 Prepaid Payment Instruments (PPIs)	3,459.05	420.20	394.17	441.77	1,416.34	221.28	185.19	189.22
6.1 m-Wallet	3,025.98	368.45	347.32	392.99	1,086.75	187.86	161.08	163.68
6.2 PPI Cards	432.63	51.75	46.84	48.77	310.41	33.42	24.11	25.54
6.3 Paper Vouchers	0.44	0.00	0.00	0.00	19.19	–	–	–
7 Mobile Banking	1,872.26	559.48	575.80	661.06	14,738.54	2,480.17	2,490.97	2,771.48
8 Cards Outstanding	898.56	1,041.28	1,035.64	1,002.36	–	–	–	–
8.1 Credit Card	37.48	42.68	43.24	44.21	–	–	–	–
8.2 Debit Card	861.08	998.61	992.40	958.15	–	–	–	–
9 Number of ATMs (in actuals)	222247	220154	220114	220051	–	–	–	–
10 Number of POS (in actuals)	3083067	3450355	3510859	3592424	–	–	–	–
11 Grand Total (1.1+1.2+2+3+4+5+6)	23,584.20	2,568.38	2,447.07	2,628.12	2,555,510.68	260,200.76	224,336.42	252,063.19

Note : Data for latest 12 month period is provisional.

Mobile Banking - The data from July 2017 includes only individual payments and corporate payments initiated, processed, and authorised using mobile device.

Other corporate payments which are not initiated, processed, and authorised using mobile device are excluded.

2.1: With effect from November 05, 2018, CCIL has discontinued CBLO.

2.2.3: Tri-party Repo under the Securities segment has been operationalised from November 05, 2018.