

## Payment and Settlement Systems

## No. 43: Payment System Indicators

System	Volume (Lakh)				Value (₹ Crore)			
	2018-19	2019			2018-19	2019		
		Jul.	Aug.	Sep.		Jul.	Aug.	Sep.
	1	2	3	4	5	6	7	8
<b>1 RTGS</b>	<b>1366.30</b>	<b>127.45</b>	<b>118.79</b>	<b>114.42</b>	<b>171552061</b>	<b>16004194</b>	<b>14842138</b>	<b>14298230</b>
1.1 Customer Transactions	1332.96	125.07	116.56	112.28	118436812	10886126	9829147	9383142
1.2 Interbank Transactions	33.07	2.35	2.21	2.11	17251375	1690930	1694482	1700328
1.3 Interbank Clearing	0.267	0.027	0.024	0.023	35863874	3427138	3318509	3214761
<b>2 CCIL Operated Systems</b>	<b>36.17</b>	<b>3.62</b>	<b>3.34</b>	<b>2.83</b>	<b>116551038</b>	<b>11683806</b>	<b>10510799</b>	<b>10186796</b>
2.1 CBLO	1.30	–	–	–	18140463	–	–	–
2.2 Govt. Securities Clearing	11.11	1.78	1.30	1.01	50931587	7518962	6471125	5929702
2.2.1 Outright	8.06	1.36	0.93	0.67	9355007	1766292	1292195	952087
2.2.2 Repo	2.162	0.229	0.186	0.179	27124989	2562517	2162777	2075682
2.2.3 Tri-party Repo	0.89	0.19	0.18	0.17	14451590	3190152	3016154	2901933
2.3 Forex Clearing	23.76	1.84	2.05	1.82	47478988	4164844	4039674	4257094
<b>3 Paper Clearing</b>	<b>11237.61</b>	<b>937.13</b>	<b>878.22</b>	<b>828.04</b>	<b>8246065</b>	<b>682194</b>	<b>637093</b>	<b>591754</b>
3.1 Cheque Truncation System (CTS)	11116.69	934.30	875.55	826.55	8153592	680015	635055	590478
3.2 MICR Clearing	–	–	–	–	–	–	–	–
3.2.1 RBI Centres	–	–	–	–	–	–	–	–
3.2.2 Other Centres	–	–	–	–	–	–	–	–
3.3 Non-MICR Clearing	120.92	2.83	2.67	1.50	92473	2179	2039	1277
<b>4 Retail Electronic Clearing</b>	<b>71132.50</b>	<b>6887.21</b>	<b>7299.24</b>	<b>7091.86</b>	<b>25874543</b>	<b>2114124</b>	<b>2136863</b>	<b>2140501</b>
4.1 ECS DR	9.25	0.22	0.04	0.00	1258	4	7	–
4.2 ECS CR (includes NECS)	53.57	2.82	3.38	0.01	13235	968	914	15
4.3 EFT/NEFT	23188.87	2194.19	2212.60	2167.00	22793608	1784264	1796153	1811781
4.4 Immediate Payment Service (IMPS)	17529.09	1892.76	2003.10	2041.60	1590257	182021	189113	183747
4.5 National Automated Clearing House (NACH)	30351.71	2797.21	3080.12	2883.25	1476184	146867	150676	144958
<b>5 Cards</b>	<b>160462.56</b>	<b>14209.38</b>	<b>14240.58</b>	<b>13892.43</b>	<b>4512210</b>	<b>400703</b>	<b>405536</b>	<b>389350</b>
5.1 Credit Cards	17723.61	1792.82	1804.31	1802.88	607946	60025	60011	59845
5.1.1 Usage at ATMs	97.71	8.66	8.58	8.18	4533	409	410	392
5.1.2 Usage at POS	17625.90	1784.16	1795.73	1794.71	603413	59616	59601	59453
5.2 Debit Cards	142738.96	12416.55	12436.28	12089.55	3904264	340678	345525	329505
5.2.1 Usage at ATMs	98596.15	8160.15	8143.08	7940.22	3310789	282133	287448	273786
5.2.2 Usage at POS	44142.81	4256.41	4293.19	4149.34	593475	58545	58078	55718
<b>6 Prepaid Payment Instruments (PPIs)</b>	<b>46072.29</b>	<b>4075.89</b>	<b>4070.66</b>	<b>4033.61</b>	<b>213324</b>	<b>18437</b>	<b>18324</b>	<b>17835</b>
6.1 m-Wallet	41419.42	3471.32	3493.36	3444.22	183902	15949	15693	14975
6.2 PPI Cards	4652.33	604.57	577.31	589.39	29335	2488	2631	2860
6.3 Paper Vouchers	0.54	0.00	0.00	0.00	87	–	–	–
<b>7 Mobile Banking</b>	<b>62003.19</b>	<b>9111.82</b>	<b>10157.79</b>	<b>11076.38</b>	<b>2958407</b>	<b>563140</b>	<b>328043</b>	<b>316626</b>
<b>8 Cards Outstanding</b>	<b>9529.02</b>	<b>8656.50</b>	<b>8778.96</b>	<b>8881.84</b>	–	–	–	–
8.1 Credit Card	470.89	502.64	517.65	525.90	–	–	–	–
8.2 Debit Card	9058.13	8153.86	8261.30	8355.94	–	–	–	–
<b>9 Number of ATMs (in actuals)</b>	<b>221703</b>	<b>227629</b>	<b>228170</b>	<b>227886</b>	–	–	–	–
<b>10 Number of POS (in actuals)</b>	<b>3722229</b>	<b>4252850</b>	<b>4409250</b>	<b>4589727</b>	–	–	–	–
<b>11 Grand Total (1.1+1.2+2+3+4+5+6)</b>	<b>290307.16</b>	<b>26240.65</b>	<b>26610.82</b>	<b>25963.18</b>	<b>291085366</b>	<b>27476321</b>	<b>25232243</b>	<b>24409707</b>

**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.