

Payment and Settlement Systems

No. 43: Payment System Indicators

System	Volume (Lakh)				Value (₹ Crore)			
	2018-19	2019			2018-19	2019		
		Aug.	Sep.	Oct.		Aug.	Sep.	Oct.
	1	2	3	4	5	6	7	8
1 RTGS	1366.30	118.79	114.42	128.92	171552061	14842138	14298230	13861415
1.1 Customer Transactions	1332.96	116.56	112.28	126.66	118436812	9829147	9383142	8937536
1.2 Interbank Transactions	33.07	2.21	2.11	2.24	17251375	1694482	1700328	1475446
1.3 Interbank Clearing	0.267	0.024	0.023	0.024	35863874	3318509	3214761	3448433
2 CCIL Operated Systems	36.17	3.34	2.83	2.60	116551038	10510799	10186796	10134698
2.1 CBLO	1.30	—	—	—	18140463	—	—	—
2.2 Govt. Securities Clearing	11.11	1.30	1.01	0.90	50931587	6471125	5929702	6266764
2.2.1 Outright	8.06	0.93	0.67	0.53	9355007	1292195	952087	777816
2.2.2 Repo	2.162	0.186	0.179	0.185	27124989	2162777	2075682	2220319
2.2.3 Tri-party Repo	0.89	0.18	0.17	0.18	14451590	3016154	2901933	3268630
2.3 Forex Clearing	23.76	2.05	1.82	1.71	47478988	4039674	4257094	3867933
3 Paper Clearing	11237.61	878.22	828.04	898.07	8246065	637093	591754	660305
3.1 Cheque Truncation System (CTS)	11116.69	875.55	826.55	896.75	8153592	635055	590478	659144
3.2 MICR Clearing	—	—	—	—	—	—	—	—
3.2.1 RBI Centres	—	—	—	—	—	—	—	—
3.2.2 Other Centres	—	—	—	—	—	—	—	—
3.3 Non-MICR Clearing	120.92	2.67	1.50	1.32	92473	2039	1277	1161
4 Retail Electronic Clearing	71132.65	7299.24	7091.86	8399.57	25875581	2136863	2140501	2274223
4.1 ECS DR	9.26	0.04	0.00	0.00	1260	7	—	—
4.2 ECS CR (includes NECS)	53.57	3.38	0.01	0.00	13235	914	15	—
4.3 EFT/NEFT	23188.87	2212.60	2167.00	2424.00	22793608	1796153	1811781	1860790
4.4 Immediate Payment Service (IMPS)	17529.09	2003.10	2041.60	2369.30	1590257	189113	183747	212660
4.5 National Automated Clearing House (NACH)	30351.84	3080.12	2883.25	3606.27	1477221	150676	144958	200772
5 Cards	160462.56	14240.58	13892.43	15176.60	4512210	405536	389350	457099
5.1 Credit Cards	17723.61	1804.31	1802.88	2033.79	607946	60011	59845	71517
5.1.1 Usage at ATMs	97.71	8.58	8.18	8.23	4533	410	392	411
5.1.2 Usage at POS	17625.90	1795.73	1794.71	2025.56	603413	59601	59453	71106
5.2 Debit Cards	142738.96	12436.28	12089.55	13142.81	3904264	345525	329505	385582
5.2.1 Usage at ATMs	98596.15	8143.08	7940.22	8592.32	3310789	287448	273786	315432
5.2.2 Usage at POS	44142.81	4293.19	4149.34	4550.49	593475	58078	55718	70150
6 Prepaid Payment Instruments (PPIs)	46072.29	4070.66	4033.61	4848.26	213323	18324	17835	18658
6.1 m-Wallet	41412.86	3491.18	3402.11	3393.25	183295	15462	14675	15109
6.2 PPI Cards	4658.88	579.49	631.50	1455.01	29941	2861	3161	3549
6.3 Paper Vouchers	0.54	0.00	0.00	0.00	87	—	—	—
7 Mobile Banking	62003.19	10157.79	11076.39	12525.39	2958407	328043	470168	532731
8 Cards Outstanding	9529.02	8778.96	8881.84	8969.81	—	—	—	—
8.1 Credit Card	470.89	517.65	525.90	533.59	—	—	—	—
8.2 Debit Card	9058.13	8261.30	8355.94	8436.22	—	—	—	—
9 Number of ATMs (in actuals)	221703	228170	227886	229374	—	—	—	—
10 Number of POS (in actuals)	3722229	4409250	4589727	4825074	—	—	—	—
11 Grand Total (1.1+1.2+2+3+4+5+6)	290307.30	26610.82	25963.18	29454.00	291086405	25232243	24409707	23957966

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.