

CURRENT STATISTICS
Payment and Settlement Systems
No. 43: Payment System Indicators

System	Volume (Lakh)				Value (₹ Crore)			
	2018-19	2019			2018-19	2019		
		May	Jun.	Jul.		May	Jun.	Jul.
	1	2	3	4	5	6	7	8
1 RTGS	1366.30	124.91	118.26	127.45	171552061	15837963	15299131	16004194
1.1 Customer Transactions	1332.96	122.24	115.99	125.07	118436812	10488616	10177608	10886126
1.2 Interbank Transactions	33.07	2.64	2.24	2.35	17251375	1908766	1824135	1690930
1.3 Interbank Clearing	0.267	0.027	0.024	0.027	35863874	3440581	3297389	3427138
2 CCIL Operated Systems	36.17	3.15	3.10	3.62	116551038	10898782	10918363	11683806
2.1 CBLO	1.30	—	—	—	18140463	—	—	—
2.2 Govt. Securities Clearing	11.11	1.27	1.48	1.78	50931587	6443830	6828452	7518962
2.2.1 Outright	8.06	0.86	1.11	1.36	9355007	1032918	1507446	1766292
2.2.2 Repo	2.162	0.225	0.205	0.229	27124989	2416631	2441204	2562517
2.2.3 Tri-party Repo	0.89	0.19	0.17	0.19	14451590	2994282	2879802	3190152
2.3 Forex Clearing	23.76	1.88	1.62	1.84	47478988	4454952	4089910	4164844
3 Paper Clearing	11237.61	921.11	839.64	937.63	8246065	717078	635798	687403
3.1 Cheque Truncation System (CTS)	11116.69	917.67	836.46	934.80	8153592	713688	633018	685224
3.2 MICR Clearing	—	—	—	—	—	—	—	—
3.2.1 RBI Centres	—	—	—	—	—	—	—	—
3.2.2 Other Centres	—	—	—	—	—	—	—	—
3.3 Non-MICR Clearing	120.92	3.44	3.18	2.83	92473	3391	2781	2179
4 Retail Electronic Clearing	71132.50	6838.14	6436.48	6887.21	25874543	2483416	2058081	2114124
4.1 ECS DR	9.25	0.33	0.27	0.22	1258	9	9	4
4.2 ECS CR (includes NECS)	53.57	2.94	3.30	2.82	13235	777	924	968
4.3 EFT/NEFT	23188.87	2176.80	1991.40	2194.19	22793608	2127774	1749645	1784264
4.4 Immediate Payment Service (IMPS)	17529.09	1833.25	1713.25	1892.76	1590257	180456	173019	182021
4.5 National Automated Clearing House (NACH)	30351.71	2824.82	2728.27	2797.21	1476184	174400	134484	146867
5 Cards	160462.56	13973.43	13719.06	14160.95	4512210	414019	397762	400256
5.1 Credit Cards	17723.61	1740.43	1640.46	1792.73	607946	61700	57317	60020
5.1.1 Usage at ATMs	97.71	8.90	8.12	8.66	4533	417	388	409
5.1.2 Usage at POS	17625.90	1731.53	1632.33	1784.07	603413	61282	56928	59611
5.2 Debit Cards	142738.96	12233.00	12078.60	12368.21	3904264	352319	340445	340236
5.2.1 Usage at ATMs	98596.15	8157.10	8004.84	8160.01	3310789	294667	283403	282135
5.2.2 Usage at POS	44142.81	4075.90	4073.76	4208.20	593475	57652	57042	58101
6 Prepaid Payment Instruments (PPIs)	46043.38	4189.98	3898.19	4075.89	212876	18297	17764	18437
6.1 m-Wallet	41392.81	3674.55	3347.01	3471.32	183655	15727	15471	15949
6.2 PPI Cards	4650.03	515.43	551.17	604.57	29134	2570	2293	2488
6.3 Paper Vouchers	0.54	0.00	0.00	0.00	87	—	—	—
7 Mobile Banking	62003.19	8417.38	8486.06	9111.82	2958407	485008	497543	563140
8 Cards Outstanding	9717.19	8738.54	8865.40	8908.65	—	—	—	—
8.1 Credit Card	470.89	489.21	496.48	502.49	—	—	—	—
8.2 Debit Card	9246.30	8249.34	8368.92	8406.16	—	—	—	—
9 Number of ATMs (in actuals)	221703	227227	226839	227629	—	—	—	—
10 Number of POS (in actuals)	3722229	3840490	4068954	4252804	—	—	—	—
11 Grand Total (1.1+1.2+2+3+4+5+6)	290278.25	26050.69	25470.10	26192.72	291084919	26928975	26029510	27481083

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.