

Payment and Settlement Systems

No. 43: Payment System Indicators

System	Volume (Million)				Value (₹ Billion)			
	2013-14	2014			2013-14	2014		
		Feb.	Mar.	Apr.		Feb.	Mar.	Apr.
	1	2	3	4	5	6	7	8
1 RTGS	81.11	6.65	8.64	7.27	904,968.04	64,943.06	99,245.04	71,295.24
1.1 Customer Transactions	76.35	6.31	8.22	6.92	573,614.03	42,259.36	65,212.63	46,528.98
1.2 Interbank Transactions	4.75	0.34	0.42	0.35	160,638.37	10,608.55	16,561.21	11,580.43
1.3 Interbank Clearing	0.011	0.001	0.001	0.001	170,715.64	12,075.15	17,471.20	13,185.83
2 CCIL Operated Systems	2.56	0.18	0.20	0.20	600,714.76	42,524.90	53,576.36	52,430.62
2.1 CBLO	0.18	0.01	0.02	0.01	175,261.92	11,653.44	14,561.71	10,367.53
2.2 Govt. Securities Clearing	0.87	0.06	0.05	0.07	161,848.24	10,650.13	10,103.22	17,920.69
2.2.1 Outright	0.82	0.06	0.05	0.06	89,566.99	5,610.83	4,365.67	6,020.75
2.2.2 Repo	0.046	0.003	0.003	0.008	72,281.26	5,039.30	5,737.56	11,899.94
2.3 Forex Clearing	1.51	0.11	0.13	0.12	263,604.59	20,221.33	28,911.42	24,142.40
3 Paper Clearing	1,253.97	93.89	122.58	99.92	93,003.03	6,901.06	9,058.68	8,065.63
3.1 Cheque Truncation System (CTS)	589.32	65.28	81.26	73.54	44,203.14	4,704.40	6,295.10	5,690.11
3.2 MICR Clearing	438.96	12.27	14.60	9.11	31,129.79	878.19	843.52	752.30
3.2.1 RBI Centres	229.97	3.76	3.84	2.93	16,050.82	275.54	314.42	226.85
3.2.2 Other Centres	208.99	8.51	10.76	6.19	15,078.97	602.65	529.10	525.44
3.3 Non-MICR Clearing	225.70	16.35	26.72	17.26	17,670.10	1,318.47	1,920.05	1,623.23
4 Retail Electronic Clearing	1,018.79	93.00	114.18	102.47	47,415.95	3,959.35	5,673.86	4,550.39
4.1 ECS DR	192.91	15.61	17.74	17.86	1,267.96	112.79	126.34	123.01
4.2 ECS CR (includes NECS)	152.54	11.01	10.61	10.88	2,492.19	175.96	214.79	186.26
4.3 EFT/NEFT	657.97	64.15	82.83	70.62	43,559.98	3,656.05	5,312.23	4,219.56
4.4 Immediate Payment Service (IMPS)	15.36	2.23	3.00	3.11	95.81	14.56	20.50	21.56
5 Cards	7,219.13	591.49	674.88	657.04	22,157.84	1,778.47	2,029.02	1,977.71
5.1 Credit Cards	512.03	41.06	46.40	46.74	1,556.72	128.33	147.15	147.40
5.1.1 Usage at ATMs	2.96	0.25	0.30	0.30	16.87	1.40	1.66	1.63
5.1.2 Usage at POS	509.08	40.81	46.11	46.44	1,539.85	126.93	145.49	145.77
5.2 Debit Cards	6,707.10	550.43	628.48	610.30	20,601.12	1,650.14	1,881.87	1,830.31
5.2.1 Usage at ATMs	6,088.02	501.53	571.50	554.03	19,646.53	1,575.79	1,796.10	1,743.46
5.2.2 Usage at POS	619.08	48.90	56.98	56.27	954.59	74.35	85.77	86.85
6 Prepaid Payment Instruments (PPIs)	144.38	13.61	15.95	15.73	79.34	7.06	9.23	9.91
6.1 m-Wallet	106.12	11.49	13.45	13.07	27.47	2.73	3.41	4.03
6.2 PPI Cards	37.74	2.08	2.45	2.61	28.15	2.70	3.25	3.75
6.3 Paper Vouchers	0.53	0.04	0.05	0.05	23.71	1.63	2.57	2.13
7 Mobile Banking	94.71	8.86	10.74	10.17	224.18	26.36	33.91	32.96
8 Cards Outstanding	413.60	405.63	413.60	418.88	—	—	—	—
8.1 Credit Card	19.18	19.05	19.18	19.23	—	—	—	—
8.2 Debit Card	394.42	386.58	394.42	399.65	—	—	—	—
9 Number of ATMs (in actuals)	160055	150008	160055	162543	—	—	—	—
10 Number of POS (in actuals)	1065984	1035623	1065984	1076289	—	—	—	—
11 Grand Total (1.1+1.2+2+3+4+5+6)	9,719.92	798.82	936.42	882.62	1,497,623.31	108,038.74	152,120.99	125,143.68