

Payment and Settlement Systems

No. 43: Payment System Indicators

System	Volume (Million)				Value (₹ Billion)			
	2012-13	2013		2014	2012-13	2013		2014
		Nov.	Dec.	Jan.		Nov.	Dec.	Jan.
	1	2	3	4	5	6	7	8
1 RTGS	68.52	6.38	7.02	7.13	1,026,350.05	65,001.51	78,175.06	76,978.21
1.1 Customer Transactions	63.99	6.03	6.65	6.74	512,997.84	41,460.07	50,502.73	48,899.46
1.2 Interbank Transactions	4.52	0.35	0.37	0.38	163,843.20	11,045.19	13,347.65	13,022.37
1.3 Interbank Clearing	0.009	0.001	0.001	0.001	349,509.02	12,496.25	14,324.68	15,056.38
2 CCIL Operated Systems	2.26	0.18	0.17	0.23	501,598.49	43,116.68	47,819.00	33,022.54
2.1 CBLO	0.16	0.01	0.02	0.02	120,480.39	12,491.80	13,935.55	14,459.91
2.2 Govt. Securities Clearing	0.70	0.05	0.04	0.09	119,947.98	10,395.04	9,443.67	14,539.69
2.2.1 Outright	0.66	0.05	0.04	0.09	65,920.33	4,995.69	4,287.45	8,435.78
2.2.2 Repo	0.041	0.004	0.003	0.004	54,027.65	5,399.35	5,156.22	6,103.91
2.3 Forex Clearing	1.40	0.11	0.12	0.13	261,170.12	20,229.84	24,439.78	4,022.94
3 Paper Clearing	1,313.48	86.87	100.25	104.14	99,982.25	6,488.55	8,196.93	7,670.84
3.1 Cheque Truncation System (CTS)	275.04	49.82	58.81	66.76	21,779.52	3,596.62	4,398.91	4,991.89
3.2 MICR Clearing	823.31	21.85	23.82	20.58	57,503.97	1,725.00	2,402.09	1,371.23
3.2.1 RBI Centres	496.81	8.83	9.95	5.62	36,045.97	846.60	720.55	386.83
3.2.2 Other Centres	326.50	13.02	13.86	14.96	21,458.00	878.40	1,681.54	984.40
3.3 Non-MICR Clearing	215.31	15.21	17.63	16.80	20,898.28	1,166.93	1,395.93	1,307.73
4 Retail Electronic Clearing	694.07	81.75	88.65	95.41	31,881.14	3,617.12	4,292.49	4,168.44
4.1 ECS DR	176.53	17.41	16.15	16.55	1,083.10	105.04	108.56	113.41
4.2 ECS CR (includes NECS)	122.18	10.32	10.21	10.91	1,771.28	170.62	242.95	170.30
4.3 EFT/NEFT	394.13	52.65	60.36	65.91	29,022.42	3,332.64	3,929.28	3,871.54
4.4 Immediate Payment Service (IMPS)	1.23	1.38	1.93	2.03	4.33	8.82	11.70	13.20
5 Cards	6,398.35	627.36	626.12	638.07	18,637.36	1,867.04	1,910.98	1,950.42
5.1 Credit Cards	399.13	42.07	45.91	45.85	1,243.93	127.89	136.57	143.13
5.1.1 Usage at ATMs	2.52	0.24	0.27	0.27	14.42	1.34	1.51	1.51
5.1.2 Usage at POS	396.61	41.84	45.64	45.58	1,229.51	126.55	135.07	141.62
5.2 Debit Cards	5,999.21	585.29	580.21	592.22	17,393.44	1,739.15	1,774.40	1,807.30
5.2.1 Usage at ATMs	5,530.16	533.39	527.92	538.39	16,650.08	1,655.03	1,692.47	1,722.32
5.2.2 Usage at POS	469.05	51.90	52.29	53.83	743.36	84.12	81.94	84.98
6 Prepaid Payment Instruments (PPIs)	66.94	9.65	10.78	13.02	79.22	6.21	7.17	6.83
6.1 m-Wallet	32.70	7.46	8.58	10.83	10.01	1.93	2.48	2.31
6.2 PPI Cards	33.76	2.15	2.16	2.15	49.62	2.57	2.54	2.57
6.3 Paper Vouchers	0.48	0.04	0.05	0.04	19.60	1.71	2.15	1.95
7 Mobile Banking	53.30	8.13	8.89	9.52	59.90	19.57	22.61	26.25
8 Cards Outstanding	350.75	400.23	391.22	399.33	–	–	–	–
8.1 Credit Card	19.55	18.77	18.71	19.00	–	–	–	–
8.2 Debit Card	331.20	381.46	372.51	380.33	–	–	–	–
9 Number of ATMs (in actuals)	114014	137080	141515	145858	–	–	–	–
10 Number of POS (in actuals)	854290	975749	1025710	1034161	–	–	–	–
11 Grand Total (1.1+1.2+2+3+4+5+6)	8,543.60	812.19	833.00	858.00	1,329,019.50	107,600.85	126,076.95	108,740.91