

# Payment and Settlement Systems

## No. 43: Payment System Indicators

System	Volume (Million)				Value (₹ Billion)			
	2013-14	2014			2013-14	2014		
		Jan.	Feb.	Mar.		Jan.	Feb.	Mar.
	1	2	3	4	5	6	7	8
<b>1 RTGS</b>	<b>81.11</b>	<b>7.13</b>	<b>6.65</b>	<b>8.64</b>	<b>904,968.04</b>	<b>76,978.21</b>	<b>64,943.06</b>	<b>99,245.04</b>
1.1 Customer Transactions	76.35	6.74	6.31	8.22	573,614.03	48,899.46	42,259.36	65,212.63
1.2 Interbank Transactions	4.75	0.38	0.34	0.42	160,638.37	13,022.37	10,608.55	16,561.21
1.3 Interbank Clearing	0.011	0.001	0.001	0.001	170,715.64	15,056.38	12,075.15	17,471.20
<b>2 CCIL Operated Systems</b>	<b>2.56</b>	<b>0.23</b>	<b>0.18</b>	<b>0.20</b>	<b>600,714.76</b>	<b>33,022.54</b>	<b>42,524.90</b>	<b>53,576.36</b>
2.1 CBLO	0.18	0.02	0.01	0.02	175,261.92	14,459.91	11,653.44	14,561.71
2.2 Govt. Securities Clearing	0.87	0.09	0.06	0.05	161,848.24	14,539.69	10,650.13	10,103.22
2.2.1 Outright	0.82	0.09	0.06	0.05	89,566.99	8,435.78	5,610.83	4,365.67
2.2.2 Repo	0.046	0.004	0.003	0.003	72,281.26	6,103.91	5,039.30	5,737.56
2.3 Forex Clearing	1.51	0.13	0.11	0.13	263,604.59	4,022.94	20,221.33	28,911.42
<b>3 Paper Clearing</b>	<b>1,253.97</b>	<b>104.14</b>	<b>93.89</b>	<b>122.58</b>	<b>93,003.03</b>	<b>7,670.84</b>	<b>6,901.06</b>	<b>9,058.68</b>
3.1 Cheque Truncation System (CTS)	589.32	66.76	65.28	81.26	44,203.14	4,991.89	4,704.40	6,295.10
3.2 MICR Clearing	438.96	20.58	12.27	14.60	31,129.79	1,371.23	878.19	843.52
3.2.1 RBI Centres	229.97	5.62	3.76	3.84	16,050.82	386.83	275.54	314.42
3.2.2 Other Centres	208.99	14.96	8.51	10.76	15,078.97	984.40	602.65	529.10
3.3 Non-MICR Clearing	225.70	16.80	16.35	26.72	17,670.10	1,307.73	1,318.47	1,920.05
<b>4 Retail Electronic Clearing</b>	<b>1,018.79</b>	<b>95.41</b>	<b>93.00</b>	<b>114.18</b>	<b>47,415.95</b>	<b>4,168.44</b>	<b>3,959.35</b>	<b>5,673.86</b>
4.1 ECS DR	192.91	16.55	15.61	17.74	1,267.96	113.41	112.79	126.34
4.2 ECS CR (includes NECS)	152.54	10.91	11.01	10.61	2,492.19	170.30	175.96	214.79
4.3 EFT/NEFT	657.97	65.91	64.15	82.83	43,559.98	3,871.54	3,656.05	5,312.23
4.4 Immediate Payment Service (IMPS)	15.36	2.03	2.23	3.00	95.81	13.20	14.56	20.50
<b>5 Cards</b>	<b>7,219.13</b>	<b>638.07</b>	<b>591.49</b>	<b>674.88</b>	<b>22,143.51</b>	<b>1,950.42</b>	<b>1,778.47</b>	<b>2,014.70</b>
5.1 Credit Cards	512.03	45.85	41.06	46.40	1,556.62	143.13	128.33	147.05
5.1.1 Usage at ATMs	2.96	0.27	0.25	0.30	16.77	1.51	1.40	1.57
5.1.2 Usage at POS	509.08	45.58	40.81	46.11	1,539.85	141.62	126.93	145.49
5.2 Debit Cards	6,707.10	592.22	550.43	628.48	20,586.89	1,807.30	1,650.14	1,867.64
5.2.1 Usage at ATMs	6,088.02	538.39	501.53	571.50	19,632.72	1,722.32	1,575.79	1,782.29
5.2.2 Usage at POS	619.08	53.83	48.90	56.98	954.17	84.98	74.35	85.36
<b>6 Prepaid Payment Instruments (PPIs)</b>	<b>144.26</b>	<b>13.02</b>	<b>13.61</b>	<b>15.83</b>	<b>79.05</b>	<b>6.83</b>	<b>7.06</b>	<b>8.94</b>
6.1 m-Wallet	106.09	10.83	11.49	13.42	27.45	2.31	2.73	3.39
6.2 PPI Cards	37.65	2.15	2.08	2.37	27.88	2.57	2.70	2.98
6.3 Paper Vouchers	0.53	0.04	0.04	0.05	23.71	1.95	1.63	2.57
<b>7 Mobile Banking</b>	<b>94.71</b>	<b>9.52</b>	<b>8.86</b>	<b>10.74</b>	<b>224.18</b>	<b>26.25</b>	<b>26.36</b>	<b>33.91</b>
<b>8 Cards Outstanding</b>	<b>413.63</b>	<b>399.33</b>	<b>405.63</b>	<b>413.63</b>	—	—	—	—
8.1 Credit Card	19.21	19.00	19.05	19.21	—	—	—	—
8.2 Debit Card	394.42	380.33	386.58	394.42	—	—	—	—
<b>9 Number of ATMs (in actuals)</b>	<b>160055</b>	<b>145858</b>	<b>150008</b>	<b>160055</b>	—	—	—	—
<b>10 Number of POS (in actuals)</b>	<b>1065984</b>	<b>1034161</b>	<b>1035623</b>	<b>1065984</b>	—	—	—	—
<b>11 Grand Total (1.1+1.2+2+3+4+5+6)</b>	<b>9,719.80</b>	<b>858.00</b>	<b>798.82</b>	<b>936.30</b>	<b>1,497,608.70</b>	<b>108,740.91</b>	<b>108,038.74</b>	<b>152,106.38</b>