

# Payment and Settlement Systems

## No. 43: Payment System Indicators

System	Volume (Million )				Value (₹ Billion)			
	2013-14	2014			2013-14	2014		
		Jun.	Jul.	Aug.		Jun.	Jul.	Aug.
	1	2	3	4	5	6	7	8
<b>1 RTGS</b>	<b>81.11</b>	<b>7.47</b>	<b>7.55</b>	<b>6.97</b>	<b>904,968.04</b>	<b>80,264.24</b>	<b>72,568.83</b>	<b>69,327.09</b>
1.1 Customer Transactions	76.35	7.10	7.17	6.62	573,614.03	54,092.02	48,376.16	46,545.69
1.2 Interbank Transactions	4.75	0.37	0.38	0.35	160,638.37	12,150.96	9,002.71	9,024.57
1.3 Interbank Clearing	0.011	0.001	0.001	0.001	170,715.64	14,021.27	15,189.97	13,756.83
<b>2 CCIL Operated Systems</b>	<b>2.56</b>	<b>0.27</b>	<b>0.26</b>	<b>0.21</b>	<b>621,569.63</b>	<b>68,567.05</b>	<b>64,303.13</b>	<b>53,810.98</b>
2.1 CBLO	0.18	0.02	0.02	0.02	175,261.92	13,657.55	14,587.50	13,397.60
2.2 Govt. Securities Clearing	0.87	0.11	0.09	0.06	161,848.24	24,523.19	20,805.51	15,954.32
2.2.1 Outright	0.82	0.10	0.08	0.05	89,566.99	10,479.58	8,031.79	5,274.34
2.2.2 Repo	0.046	0.010	0.010	0.008	72,281.26	14,043.61	12,773.72	10,679.98
2.3 Forex Clearing	1.51	0.14	0.15	0.13	284,459.46	30,386.31	28,910.13	24,459.06
<b>3 Paper Clearing</b>	<b>1,257.31</b>	<b>95.84</b>	<b>105.18</b>	<b>97.84</b>	<b>93,438.17</b>	<b>7,266.08</b>	<b>7,528.59</b>	<b>6,959.44</b>
3.1 Cheque Truncation System (CTS)	591.38	75.64	84.69	79.42	44,691.39	5,487.67	5,949.74	5,522.41
3.2 MICR Clearing	440.07	3.97	2.09	0.79	31,064.94	352.65	166.62	73.59
3.2.1 RBI Centres	215.50	1.46	0.61	0.15	15,246.84	128.58	58.83	12.94
3.2.2 Other Centres	224.57	2.51	1.48	0.64	15,818.10	224.07	107.80	60.65
3.3 Non-MICR Clearing	225.86	15.54	18.40	17.63	17,681.84	1,430.96	1,412.23	1,363.44
<b>4 Retail Electronic Clearing</b>	<b>1,108.32</b>	<b>105.25</b>	<b>111.37</b>	<b>110.55</b>	<b>47,856.29</b>	<b>4,889.01</b>	<b>4,995.00</b>	<b>5,055.57</b>
4.1 ECS DR	192.91	17.21	18.29	20.11	1,267.96	130.83	134.68	196.61
4.2 ECS CR (includes NECS)	152.54	10.10	8.04	8.55	2,492.19	155.77	147.79	181.66
4.3 EFT/NEFT	661.01	67.86	71.67	66.98	43,785.52	4,509.52	4,577.83	4,520.40
4.4 Immediate Payment Service (IMPS)	15.36	3.71	4.26	4.80	95.81	26.10	30.19	35.20
4.5 National Automated Clearing House (NACH)	86.50	6.38	9.11	10.11	214.81	66.79	104.50	121.71
<b>5 Cards</b>	<b>7,219.13</b>	<b>663.94</b>	<b>698.84</b>	<b>705.80</b>	<b>22,159.58</b>	<b>2,035.86</b>	<b>2,107.71</b>	<b>2,082.38</b>
5.1 Credit Cards	512.03	48.57	51.24	50.85	1,556.72	150.27	153.80	152.51
5.1.1 Usage at ATMs	2.96	0.31	0.32	0.32	16.87	1.67	1.72	1.73
5.1.2 Usage at POS	509.08	48.26	50.92	50.53	1,539.85	148.61	152.09	150.78
5.2 Debit Cards	6,707.10	615.37	647.60	654.95	20,602.86	1,885.59	1,953.90	1,929.87
5.2.1 Usage at ATMs	6,088.02	555.81	582.96	587.33	19,648.35	1,792.85	1,854.87	1,825.18
5.2.2 Usage at POS	619.08	59.56	64.64	67.62	954.51	92.73	99.03	104.69
<b>6 Prepaid Payment Instruments (PPIs)</b>	<b>133.63</b>	<b>16.58</b>	<b>18.71</b>	<b>20.00</b>	<b>80.87</b>	<b>11.04</b>	<b>12.89</b>	<b>12.62</b>
6.1 m-Wallet	107.51	13.71	15.52	16.58	29.05	4.66	5.52	4.27
6.2 PPI Cards	25.60	2.82	3.15	3.38	28.18	4.01	5.46	6.49
6.3 Paper Vouchers	0.53	0.05	0.04	0.04	23.63	2.36	1.91	1.86
<b>7 Mobile Banking</b>	<b>94.71</b>	<b>10.73</b>	<b>11.54</b>	<b>11.52</b>	<b>224.18</b>	<b>39.85</b>	<b>44.22</b>	<b>43.60</b>
<b>8 Cards Outstanding</b>	<b>413.60</b>	<b>428.51</b>	<b>433.53</b>	<b>443.73</b>	–	–	–	–
8.1 Credit Card	19.18	19.48	19.61	19.78	–	–	–	–
8.2 Debit Card	394.42	409.03	413.92	423.95	–	–	–	–
<b>9 Number of ATMs (in actuals)</b>	<b>160055</b>	<b>166894</b>	<b>168815</b>	<b>170463</b>	–	–	–	–
<b>10 Number of POS (in actuals)</b>	<b>1065984</b>	<b>1088708</b>	<b>1095901</b>	<b>1083061</b>	–	–	–	–
<b>11 Grand Total (1.1+1.2+2+3+4+5+6)</b>	<b>9,802.05</b>	<b>889.36</b>	<b>941.91</b>	<b>941.37</b>	<b>1,519,356.93</b>	<b>149,012.00</b>	<b>136,326.20</b>	<b>123,491.26</b>