

Payment and Settlement Systems

No. 43: Payment System Indicators

System	Volume (Lakh)				Value (₹ Crore)			
	2018-19	2019			2018-19	2019		
		Jun.	Jul.	Aug.		Jun.	Jul.	Aug.
	1	2	3	4	5	6	7	8
1 RTGS	1366.30	118.26	127.45	118.79	171552061	15299131	16004194	14842138
1.1 Customer Transactions	1332.96	115.99	125.07	116.56	118436812	10177608	10886126	9829147
1.2 Interbank Transactions	33.07	2.24	2.35	2.21	17251375	1824135	1690930	1694482
1.3 Interbank Clearing	0.267	0.024	0.027	0.024	35863874	3297389	3427138	3318509
2 CCIL Operated Systems	36.17	3.10	3.62	3.34	116551038	10918363	11683806	10510799
2.1 CBLO	1.30	—	—	—	18140463	—	—	—
2.2 Govt. Securities Clearing	11.11	1.48	1.78	1.30	50931587	6828452	7518962	6471125
2.2.1 Outright	8.06	1.11	1.36	0.93	9355007	1507446	1766292	1292195
2.2.2 Repo	2.162	0.205	0.229	0.186	27124989	2441204	2562517	2162777
2.2.3 Tri-party Repo	0.89	0.17	0.19	0.18	14451590	2879802	3190152	3016154
2.3 Forex Clearing	23.76	1.62	1.84	2.05	47478988	4089910	4164844	4039674
3 Paper Clearing	11237.61	839.64	937.63	878.22	8246065	635798	687403	637093
3.1 Cheque Truncation System (CTS)	11116.69	836.46	934.80	875.55	8153592	633018	685224	635055
3.2 MICR Clearing	—	—	—	—	—	—	—	—
3.2.1 RBI Centres	—	—	—	—	—	—	—	—
3.2.2 Other Centres	—	—	—	—	—	—	—	—
3.3 Non-MICR Clearing	120.92	3.18	2.83	2.67	92473	2781	2179	2039
4 Retail Electronic Clearing	71132.50	6436.48	6887.21	7297.54	25874543	2058081	2114124	2136636
4.1 ECS DR	9.25	0.27	0.22	0.04	1258	9	4	7
4.2 ECS CR (includes NECS)	53.57	3.30	2.82	3.38	13235	924	968	914
4.3 EFT/NEFT	23188.87	1991.40	2194.19	2212.60	22793608	1749645	1784264	1796153
4.4 Immediate Payment Service (IMPS)	17529.09	1713.25	1892.76	2001.40	1590257	173019	182021	188886
4.5 National Automated Clearing House (NACH)	30351.71	2728.27	2797.21	3080.12	1476184	134484	146867	150676
5 Cards	160462.56	13760.24	14203.09	14234.95	4512210	398120	400652	405503
5.1 Credit Cards	17723.61	1640.46	1792.82	1804.31	607946	57317	60025	60011
5.1.1 Usage at ATMs	97.71	8.12	8.66	8.58	4533	388	409	410
5.1.2 Usage at POS	17625.90	1632.33	1784.16	1795.73	603413	56928	59616	59601
5.2 Debit Cards	142738.96	12119.79	12410.27	12430.65	3904264	340803	340626	345492
5.2.1 Usage at ATMs	98596.15	8004.84	8160.15	8142.95	3310789	283403	282133	287452
5.2.2 Usage at POS	44142.81	4114.94	4250.12	4287.70	593475	57400	58494	58040
6 Prepaid Payment Instruments (PPIs)	46072.29	3898.19	4075.89	4070.66	213324	17764	18437	18324
6.1 m-Wallet	41419.42	3347.01	3471.32	3493.36	183902	15471	15949	15693
6.2 PPI Cards	4652.33	551.17	604.57	577.31	29335	2293	2488	2631
6.3 Paper Vouchers	0.54	0.00	0.00	0.00	87	—	—	—
7 Mobile Banking	62003.19	8486.06	9111.82	10157.79	2958407	497543	563140	328043
8 Cards Outstanding	9717.19	8865.40	8908.80	9033.26	—	—	—	—
8.1 Credit Card	470.89	496.48	502.64	517.65	—	—	—	—
8.2 Debit Card	9246.30	8368.92	8406.16	8515.60	—	—	—	—
9 Number of ATMs (in actuals)	221703	226839	227629	228170	—	—	—	—
10 Number of POS (in actuals)	3722229	4068954	4252850	4409250	—	—	—	—
11 Grand Total (1.1+1.2+3+4+5+6)	290307.16	25055.89	26234.87	26603.49	291085366	26029868	27481479	25231983

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.