

# Payment and Settlement Systems

## No. 43: Payment System Indicators

System	Volume (Million )				Value (₹ Billion)			
	2017-18	2018		2019	2017-18	2018		2019
		Nov.	Dec.			Jan.	Nov.	
	1	2	3	4	5	6	7	8
<b>1 RTGS</b>	<b>124.46</b>	<b>10.97</b>	<b>11.32</b>	<b>11.78</b>	<b>1,467,431.99</b>	<b>130,030.07</b>	<b>145,830.04</b>	<b>156,570.32</b>
1.1 Customer Transactions	120.71	10.70	11.05	11.50	1,036,698.74	91,162.92	101,338.56	106,991.92
1.2 Interbank Transactions	3.72	0.27	0.27	0.27	130,426.03	11,922.19	15,085.17	17,805.11
1.3 Interbank Clearing	0.024	0.002	0.002	0.001	300,307.22	26,944.96	29,406.31	31,773.29
<b>2 CCIL Operated Systems</b>	<b>3.50</b>	<b>0.25</b>	<b>0.32</b>	<b>0.31</b>	<b>1,074,802.02</b>	<b>89,962.85</b>	<b>102,273.20</b>	<b>100,832.13</b>
2.1 CBLO	0.204	0.002	–	–	283,307.58	2,693.59	–	–
2.2 Govt. Securities Clearing	1.12	0.09	0.12	0.11	370,363.78	53,489.45	63,213.83	62,249.17
2.2.1 Outright	0.92	0.06	0.09	0.08	113,998.80	7,378.19	11,377.50	8,773.42
2.2.2 Repo	0.199	0.016	0.017	0.018	256,364.98	22,603.13	21,654.73	21,206.86
2.2.3 Tri-party Repo	–	0.01	0.02	0.02	–	23,508.13	30,181.60	32,268.89
2.3 Forex Clearing	2.17	0.16	0.20	0.20	421,130.66	33,779.81	39,059.37	38,582.95
<b>3 Paper Clearing</b>	<b>1,171.31</b>	<b>86.66</b>	<b>92.52</b>	<b>94.43</b>	<b>81,934.93</b>	<b>6,229.28</b>	<b>6,687.42</b>	<b>6,867.63</b>
3.1 Cheque Truncation System (CTS)	1,138.05	85.67	91.71	93.60	79,451.24	6,153.57	6,626.42	6,804.43
3.2 MICR Clearing	–	–	–	–	–	–	–	–
3.2.1 RBI Centres	–	–	–	–	–	–	–	–
3.2.2 Other Centres	–	–	–	–	–	–	–	–
3.3 Non-MICR Clearing	33.27	0.99	0.81	0.83	2,483.68	75.71	61.00	63.20
<b>4 Retail Electronic Clearing</b>	<b>5,467.29</b>	<b>591.65</b>	<b>620.10</b>	<b>621.96</b>	<b>192,017.98</b>	<b>21,034.97</b>	<b>22,268.70</b>	<b>22,415.03</b>
4.1 ECS DR	1.54	0.03	0.03	0.03	9.72	0.25	0.16	0.12
4.2 ECS CR (includes NECS)	6.14	0.47	0.50	0.40	118.64	12.14	10.80	9.07
4.3 EFT/NEFT	1,946.36	194.21	194.78	205.13	172,228.52	18,246.68	19,570.40	19,662.62
4.4 Immediate Payment Service (IMPS)	1,009.80	149.94	176.93	171.51	8,924.98	1,347.57	1,468.99	1,522.97
4.5 National Automated Clearing House (NACH)	2,503.46	246.99	247.86	244.89	10,736.12	1,428.33	1,218.35	1,220.26
<b>5 Cards</b>	<b>13,358.62</b>	<b>1,363.46</b>	<b>1,461.06</b>	<b>1,414.51</b>	<b>38,214.64</b>	<b>3,839.36</b>	<b>4,216.81</b>	<b>3,721.47</b>
5.1 Credit Cards	1,412.97	146.65	159.22	160.43	4,626.33	519.94	546.38	553.39
5.1.1 Usage at ATMs	7.81	0.80	0.88	0.86	36.68	3.76	4.03	3.94
5.1.2 Usage at POS	1,405.16	145.85	158.34	159.57	4,589.65	516.18	542.35	549.45
5.2 Debit Cards	11,945.65	1,216.81	1,301.84	1,254.08	33,588.31	3,319.42	3,670.43	3,168.08
5.2.1 Usage at ATMs	8,602.26	840.23	914.31	880.48	28,987.61	2,779.00	3,139.01	2,661.24
5.2.2 Usage at POS	3,343.39	376.58	387.54	373.60	4,600.70	540.42	531.42	506.84
<b>6 Prepaid Payment Instruments (PPIs)</b>	<b>3,459.05</b>	<b>394.17</b>	<b>441.77</b>	<b>444.20</b>	<b>1,416.34</b>	<b>185.19</b>	<b>189.22</b>	<b>191.31</b>
6.1 m-Wallet	3,025.98	347.32	392.99	397.63	1,086.75	161.08	163.68	160.87
6.2 PPI Cards	432.63	46.84	48.77	46.57	310.41	24.11	25.54	30.44
6.3 Paper Vouchers	0.44	0.00	0.00	0.00	19.19	–	–	–
<b>7 Mobile Banking</b>	<b>1,872.26</b>	<b>575.80</b>	<b>661.06</b>	<b>699.83</b>	<b>14,738.54</b>	<b>2,491.62</b>	<b>2,774.92</b>	<b>2,916.77</b>
<b>8 Cards Outstanding</b>	<b>898.56</b>	<b>1,035.80</b>	<b>1,002.36</b>	<b>976.43</b>	–	–	–	–
8.1 Credit Card	37.48	43.24	44.21	45.17	–	–	–	–
8.2 Debit Card	861.08	992.56	958.15	931.26	–	–	–	–
<b>9 Number of ATMs (in actuals)</b>	<b>222247</b>	<b>220114</b>	<b>220051</b>	<b>221848</b>	–	–	–	–
<b>10 Number of POS (in actuals)</b>	<b>3083067</b>	<b>3510859</b>	<b>3595912</b>	<b>3653010</b>	–	–	–	–
<b>11 Grand Total (1.1+1.2+2+3+4+5+6)</b>	<b>23,584.20</b>	<b>2,447.14</b>	<b>2,627.09</b>	<b>2,587.19</b>	<b>2,555,510.68</b>	<b>224,336.74</b>	<b>252,059.08</b>	<b>258,824.60</b>

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.