

Payment and Settlement Systems

No. 43: Payment System Indicators

System	Volume (Million)				Value (₹ Billion)			
	2013-14	2014		2015	2013-14	2014		2015
		Nov.	Dec.	Jan.		Nov.	Dec.	Jan.
	1	2	3	4	5	6	7	8
1 RTGS	81.11	7.36	8.19	7.89	904,968.04	67,141.64	84,449.60	76,635.09
1.1 Customer Transactions	76.35	7.02	7.81	7.52	573,614.03	46,662.00	57,669.28	51,356.36
1.2 Interbank Transactions	4.75	0.33	0.38	0.37	160,638.37	8,101.47	11,074.73	10,291.66
1.3 Interbank Clearing	0.011	0.001	0.001	0.001	170,715.64	12,378.17	15,705.79	14,987.07
2 CCIL Operated Systems	2.56	0.24	0.30	0.24	621,569.63	57,250.38	70,943.42	53,080.79
2.1 CBLO	0.18	0.02	0.02	0.02	175,261.92	12,712.01	16,171.39	15,850.21
2.2 Govt. Securities Clearing	0.87	0.10	0.13	0.12	161,848.24	20,961.81	26,061.00	26,151.48
2.2.1 Outright	0.82	0.09	0.12	0.11	89,566.99	9,407.38	12,301.47	11,079.10
2.2.2 Repo	0.046	0.008	0.010	0.010	72,281.26	11,554.43	13,759.53	15,072.38
2.3 Forex Clearing	1.51	0.12	0.15	0.17	284,459.46	23,576.56	28,711.03	28,066.06
3 Paper Clearing	1,257.31	94.65	109.57	97.41	93,316.04	6,696.45	7,488.29	7,135.01
3.1 Cheque Truncation System (CTS)	591.38	77.96	84.40	80.51	44,691.39	5,374.52	5,997.74	5,741.14
3.2 MICR Clearing	440.07	-	-	-	30,942.81	-	-	-
3.2.1 RBI Centres	215.50	-	-	-	15,246.84	-	-	-
3.2.2 Other Centres	224.57	-	-	-	15,695.97	-	-	-
3.3 Non-MICR Clearing	225.86	16.69	25.17	16.90	17,681.84	1,321.93	1,490.55	1,393.87
4 Retail Electronic Clearing	1,108.32	103.38	135.67	118.68	47,856.29	4,964.85	6,044.41	5,468.79
4.1 ECS DR	192.91	18.62	19.35	19.49	1,267.96	140.99	147.44	148.83
4.2 ECS CR (includes NECS)	152.54	8.54	10.10	9.65	2,492.19	154.53	183.51	165.50
4.3 EFT/NEFT	661.01	69.12	83.49	80.22	43,785.52	4,616.75	5,573.36	5,084.73
4.4 Immediate Payment Service (IMPS)	15.36	7.09	8.38	9.33	95.81	52.59	60.36	69.73
4.5 National Automated Clearing House (NACH)	86.50	7.82	14.35	73.87	214.81	141.87	79.74	63.84
5 Cards	7,219.13	684.38	721.21	733.20	22,159.58	2,086.79	2,285.17	2,212.72
5.1 Credit Cards	512.03	48.66	56.53	56.58	1,556.72	151.82	174.38	175.67
5.1.1 Usage at ATMs	2.96	0.39	0.44	0.41	16.87	2.32	2.51	2.14
5.1.2 Usage at POS	509.08	48.27	56.09	56.17	1,539.85	149.50	171.87	173.52
5.2 Debit Cards	6,707.10	635.72	664.68	676.62	20,602.86	1,934.97	2,110.79	2,037.05
5.2.1 Usage at ATMs	6,088.02	565.62	591.06	602.18	19,648.35	1,831.38	1,999.78	1,924.17
5.2.2 Usage at POS	619.08	70.10	73.62	74.44	954.51	103.59	111.01	112.89
6 Prepaid Payment Instruments (PPIs)	133.63	26.38	28.98	33.49	81.05	18.98	22.67	23.65
6.1 m-Wallet	107.51	21.38	23.19	27.62	29.05	6.97	8.28	8.92
6.2 PPI Cards	25.60	4.95	5.74	5.82	28.36	9.68	12.01	12.59
6.3 Paper Vouchers	0.53	0.05	0.05	0.05	23.63	2.33	2.38	2.13
7 Mobile Banking	94.71	15.28	16.78	18.07	224.18	97.71	113.23	129.17
8 Cards Outstanding	413.60	486.12	520.44	544.84	-	-	-	-
8.1 Credit Card	19.18	20.14	20.36	20.61	-	-	-	-
8.2 Debit Card	394.42	465.98	500.08	524.23	-	-	-	-
9 Number of ATMs (in actuals)	160055	174853	176408	177382	-	-	-	-
10 Number of POS (in actuals)	1065984	1124222	1058642	1085588	-	-	-	-
11 Grand Total (1.1+1.2+2+3+4+5+6)	9,802.05	916.38	1,003.92	990.92	1,519,234.98	125,790.11	155,527.97	129,568.97