

Payment and Settlement Systems

No. 43: Payment System Indicators

System	Volume (Million)				Value (₹ Billion)			
	2017-18	2018			2017-18	2018		
		Jan.	Feb.	Mar.		Jan.	Feb.	Mar.
	1	2	3	4	5	6	7	8
1 RTGS	124.46	11.16	10.63	12.69	1,467,431.99	133,665.22	114,123.57	158,779.65
1.1 Customer Transactions	120.71	10.85	10.34	12.36	1,036,698.74	95,866.37	82,134.80	112,498.68
1.2 Interbank Transactions	3.72	0.31	0.29	0.32	130,426.03	11,622.03	9,630.83	13,841.62
1.3 Interbank Clearing	0.024	0.002	0.002	0.002	300,307.22	26,176.82	22,357.94	32,439.35
2 CCIL Operated Systems	3.50	0.35	0.28	0.27	1,074,802.02	101,560.41	85,016.52	86,985.00
2.1 CBLO	0.20	0.02	0.02	0.02	283,307.58	29,883.06	23,264.19	22,614.48
2.2 Govt. Securities Clearing	1.12	0.10	0.07	0.08	370,363.78	32,265.24	27,459.78	25,131.15
2.2.1 Outright	0.92	0.08	0.06	0.06	113,998.80	8,696.66	6,273.99	6,716.21
2.2.2 Repo	0.199	0.018	0.016	0.015	256,364.98	23,568.57	21,185.79	18,414.94
2.3 Forex Clearing	2.17	0.23	0.19	0.18	421,130.66	39,412.12	34,292.56	39,239.37
3 Paper Clearing	1,170.68	98.99	93.35	105.29	81,893.29	6,994.65	6,553.58	7,811.97
3.1 Cheque Truncation System (CTS)	1,138.05	96.71	91.82	103.62	79,451.24	6,792.60	6,453.56	7,682.16
3.2 MICR Clearing	-	-	-	-	-	-	-	-
3.2.1 RBI Centres	-	-	-	-	-	-	-	-
3.2.2 Other Centres	-	-	-	-	-	-	-	-
3.3 Non-MICR Clearing	32.63	2.28	1.53	1.67	2,442.05	202.05	100.02	129.81
4 Retail Electronic Clearing	5,467.29	489.35	475.51	539.85	192,014.14	17,086.24	16,677.06	24,900.47
4.1 ECS DR	1.54	0.12	0.09	0.07	9.72	0.79	0.40	0.27
4.2 ECS CR (includes NECS)	6.13	0.50	0.49	0.30	114.81	8.68	8.10	7.69
4.3 EFT/NEFT	1,946.36	170.21	165.59	212.01	172,228.52	15,374.07	14,843.90	22,540.77
4.4 Immediate Payment Service (IMPS)	1,009.80	99.56	99.25	110.15	8,924.98	882.14	882.70	1,038.04
4.5 National Automated Clearing House (NACH)	2,503.46	218.96	210.10	217.31	10,736.12	820.57	941.95	1,313.70
5 Cards	13,358.62	1,173.66	1,115.73	1,221.92	38,214.64	3,379.02	3,225.05	3,528.84
5.1 Credit Cards	1,412.97	130.73	115.44	128.08	4,626.33	417.78	379.81	446.77
5.1.1 Usage at ATMs	7.81	0.75	0.69	0.79	36.68	3.41	3.22	3.69
5.1.2 Usage at POS	1,405.16	129.98	114.75	127.29	4,589.65	414.37	376.60	443.08
5.2 Debit Cards	11,945.65	1,042.94	1,000.28	1,093.84	33,588.31	2,961.24	2,845.24	3,082.07
5.2.1 Usage at ATMs	8,602.26	741.56	718.28	774.94	28,987.61	2,550.22	2,474.87	2,663.50
5.2.2 Usage at POS	3,343.39	301.37	282.01	318.90	4,600.70	411.03	370.37	418.57
6 Prepaid Payment Instruments (PPIs)	3,459.05	361.20	345.37	293.66	1,416.34	147.71	149.59	118.82
6.1 m-Wallet	3,025.98	326.30	310.01	268.79	1,086.75	125.63	131.04	100.97
6.2 PPI Cards	432.63	34.87	35.32	24.84	310.41	20.76	17.65	17.29
6.3 Paper Vouchers	0.44	0.03	0.03	0.03	19.19	1.32	0.90	0.55
7 Mobile Banking	1,870.02	215.01	223.25	237.67	14,722.19	1,124.21	1,146.71	1,378.44
8 Cards Outstanding	898.56	882.94	892.38	898.56	-	-	-	-
8.1 Credit Card	37.48	36.24	36.94	37.48	-	-	-	-
8.2 Debit Card	861.08	846.70	855.45	861.08	-	-	-	-
9 Number of ATMs (in actuals)	222247	221620	221687	222247	-	-	-	-
10 Number of POS (in actuals)	3137204	3061817	3079487	3137204	-	-	-	-
11 Grand Total (1.1+1.2+2+3+4+5+6)	23,583.56	2,134.71	2,040.86	2,173.68	2,555,465.21	236,656.45	203,387.44	249,685.40

Note : Data for latest 12 month period is provisional.