

# Payment and Settlement Systems

## No. 43: Payment System Indicators

System	Volume (Million)				Value (₹ Billion)			
	2012-13	2013	2014		2012-13	2013	2014	
		Dec.	Jan.	Feb.		Dec.	Jan.	Feb.
	1	2	3	4	5	6	7	8
<b>1 RTGS</b>	<b>68.52</b>	<b>7.02</b>	<b>7.13</b>	<b>6.65</b>	<b>1,026,350.05</b>	<b>78,175.06</b>	<b>76,978.21</b>	<b>64,943.06</b>
1.1 Customer Transactions	63.99	6.65	6.74	6.31	512,997.84	50,502.73	48,899.46	42,259.36
1.2 Interbank Transactions	4.52	0.37	0.38	0.34	163,843.20	13,347.65	13,022.37	10,608.55
1.3 Interbank Clearing	0.009	0.001	0.001	0.001	349,509.02	14,324.68	15,056.38	12,075.15
<b>2 CCIL Operated Systems</b>	<b>2.26</b>	<b>0.17</b>	<b>0.23</b>	<b>0.18</b>	<b>501,598.49</b>	<b>47,819.00</b>	<b>33,022.54</b>	<b>42,524.90</b>
2.1 CBLO	0.16	0.02	0.02	0.01	120,480.39	13,935.55	14,459.91	11,653.44
2.2 Govt. Securities Clearing	0.70	0.04	0.09	0.06	119,947.98	9,443.67	14,539.69	10,650.13
2.2.1 Outright	0.66	0.04	0.09	0.06	65,920.33	4,287.45	8,435.78	5,610.83
2.2.2 Repo	0.041	0.003	0.004	0.003	54,027.65	5,156.22	6,103.91	5,039.30
2.3 Forex Clearing	1.40	0.12	0.13	0.11	261,170.12	24,439.78	4,022.94	20,221.33
<b>3 Paper Clearing</b>	<b>1,313.48</b>	<b>100.25</b>	<b>104.14</b>	<b>93.89</b>	<b>99,982.25</b>	<b>8,196.93</b>	<b>7,670.84</b>	<b>6,901.06</b>
3.1 Cheque Truncation System (CTS)	275.04	58.81	66.76	65.28	21,779.52	4,398.91	4,991.89	4,704.40
3.2 MICR Clearing	823.31	23.82	20.58	12.27	57,503.97	2,402.09	1,371.23	878.19
3.2.1 RBI Centres	496.81	9.95	5.62	3.76	36,045.97	720.55	386.83	275.54
3.2.2 Other Centres	326.50	13.86	14.96	8.51	21,458.00	1,681.54	984.40	602.65
3.3 Non-MICR Clearing	215.31	17.63	16.80	16.35	20,898.28	1,395.93	1,307.73	1,318.47
<b>4 Retail Electronic Clearing</b>	<b>694.07</b>	<b>88.65</b>	<b>95.41</b>	<b>93.00</b>	<b>31,881.14</b>	<b>4,292.49</b>	<b>4,168.44</b>	<b>3,959.35</b>
4.1 ECS DR	176.53	16.15	16.55	15.61	1,083.10	108.56	113.41	112.79
4.2 ECS CR (includes NECS)	122.18	10.21	10.91	11.01	1,771.28	242.95	170.30	175.96
4.3 EFT/NEFT	394.13	60.36	65.91	64.15	29,022.42	3,929.28	3,871.54	3,656.05
4.4 Immediate Payment Service (IMPS)	1.23	1.93	2.03	2.23	4.33	11.70	13.20	14.56
<b>5 Cards</b>	<b>6,398.35</b>	<b>626.12</b>	<b>638.12</b>	<b>591.49</b>	<b>18,637.36</b>	<b>1,910.98</b>	<b>1,906.77</b>	<b>1,778.47</b>
5.1 Credit Cards	399.13	45.91	45.90	41.06	1,243.93	136.57	143.13	128.33
5.1.1 Usage at ATMs	2.52	0.27	0.27	0.25	14.42	1.51	1.51	1.40
5.1.2 Usage at POS	396.61	45.64	45.62	40.81	1,229.51	135.07	141.62	126.93
5.2 Debit Cards	5,999.21	580.21	592.22	550.43	17,393.44	1,774.40	1,763.65	1,650.14
5.2.1 Usage at ATMs	5,530.16	527.92	538.39	501.53	16,650.08	1,692.47	1,678.67	1,575.79
5.2.2 Usage at POS	469.05	52.29	53.83	48.90	743.36	81.94	84.98	74.35
<b>6 Prepaid Payment Instruments (PPIs)</b>	<b>66.94</b>	<b>10.78</b>	<b>13.02</b>	<b>13.61</b>	<b>79.22</b>	<b>7.17</b>	<b>6.83</b>	<b>7.06</b>
6.1 m-Wallet	32.70	8.58	10.83	11.49	10.01	2.48	2.31	2.73
6.2 PPI Cards	33.76	2.16	2.15	2.08	49.62	2.54	2.57	2.70
6.3 Paper Vouchers	0.48	0.05	0.04	0.04	19.60	2.15	1.95	1.63
<b>7 Mobile Banking</b>	<b>53.30</b>	<b>8.89</b>	<b>9.52</b>	<b>8.86</b>	<b>59.90</b>	<b>22.61</b>	<b>26.25</b>	<b>26.36</b>
<b>8 Cards Outstanding</b>	<b>350.75</b>	<b>391.22</b>	<b>399.32</b>	<b>405.63</b>	–	–	–	–
8.1 Credit Card	19.55	18.71	19.00	19.05	–	–	–	–
8.2 Debit Card	331.20	372.51	380.33	386.58	–	–	–	–
<b>9 Number of ATMs (in actuals)</b>	<b>114014</b>	<b>141515</b>	<b>145858</b>	<b>150008</b>	–	–	–	–
<b>10 Number of POS (in actuals)</b>	<b>854290</b>	<b>1025710</b>	<b>1034161</b>	<b>1035623</b>	–	–	–	–
<b>11 Grand Total (1.1+1.2+2+3+4+5+6)</b>	<b>8,543.60</b>	<b>833.00</b>	<b>858.05</b>	<b>798.82</b>	<b>1,329,019.50</b>	<b>126,076.95</b>	<b>108,697.26</b>	<b>108,038.75</b>