

# Payment and Settlement Systems

## No. 43: Payment System Indicators

System	Volume (Million)				Value (₹ Billion)			
	2011-12	2012		2013	2011-12	2012		2013
		Nov.	Dec.	Jan.		Nov.	Dec.	Jan.
	1	2	3	4	5	6	7	8
<b>1 RTGS</b>	<b>55.05</b>	<b>5.55</b>	<b>6.03</b>	<b>6.29</b>	<b>1,079,790.59</b>	<b>56,115.59</b>	<b>68,729.93</b>	<b>70,454.74</b>
1.1 Customer Transactions	51.02	5.19	5.65	5.88	395,244.50	35,717.32	44,120.23	43,713.66
1.2 Interbank Transactions	4.00	0.36	0.38	0.40	144,062.98	11,057.25	13,157.67	14,288.39
1.3 Interbank Clearing	0.012	0.001	0.001	0.001	540,483.14	9,341.03	11,452.02	12,452.69
<b>2 CCIL Operated Systems</b>	<b>1.88</b>	<b>0.16</b>	<b>0.18</b>	<b>0.26</b>	<b>406,071.18</b>	<b>35,725.63</b>	<b>39,703.59</b>	<b>49,811.24</b>
2.1 CBLO	0.13	0.01	0.01	0.01	111,554.28	8,466.94	9,956.70	11,391.76
2.2 Govt. Securities Clearing	0.43	0.04	0.05	0.11	72,520.79	8,184.74	8,308.66	15,746.23
2.2.1 Outright	0.41	0.04	0.04	0.10	34,882.04	3,425.52	4,638.12	10,950.05
2.2.2 Repo	0.028	0.004	0.003	0.003	37,638.75	4,759.22	3,670.54	4,796.18
2.3 Forex Clearing	1.29	0.11	0.12	0.14	221,996.11	19,073.95	21,438.23	22,673.25
<b>3 Paper Clearing</b>	<b>1,341.88</b>	<b>103.01</b>	<b>108.48</b>	<b>99.17</b>	<b>99,012.15</b>	<b>7,646.24</b>	<b>7,836.75</b>	<b>7,960.32</b>
3.1 Cheque Truncation System (CTS)	180.04	22.34	25.03	25.02	15,103.74	1,722.05	1,913.13	1,913.13
3.2 MICR Clearing	934.89	63.31	64.71	60.13	65,093.25	4,369.40	4,475.09	4,166.23
3.2.1 RBI Centres	605.01	38.81	40.16	35.49	44,225.00	2,760.56	2,852.80	2,577.99
3.2.2 Other Centres	329.89	24.50	24.55	24.35	20,868.24	1,608.84	1,622.29	1,629.61
3.3 Non-MICR Clearing	226.96	17.37	18.74	14.03	18,815.16	1,554.79	1,448.53	1,880.96
<b>4 Retail Electronic Clearing</b>	<b>512.45</b>	<b>57.61</b>	<b>57.54</b>	<b>59.83</b>	<b>20,575.61</b>	<b>2,539.82</b>	<b>2,887.24</b>	<b>3,032.71</b>
4.1 ECS DR	164.74	14.98	15.00	13.99	833.84	91.39	90.10	132.20
4.2 ECS CR (includes NECS)	121.50	8.87	6.89	7.33	1,837.84	146.61	129.06	85.00
4.3 EFT/NEFT	226.10	33.71	35.54	38.36	17,903.49	2,301.55	2,667.68	2,814.88
4.4 Interbank Mobile Payment Service (IMPS)	0.07	0.05	0.11	0.15	0.32	0.26	0.39	0.63
<b>5 Cards</b>	<b>5,731.59</b>	<b>533.47</b>	<b>553.46</b>	<b>557.38</b>	<b>15,510.78</b>	<b>1,636.40</b>	<b>1,642.90</b>	<b>1,686.70</b>
5.1 Credit Cards	322.15	34.20	36.32	37.21	978.73	112.12	112.56	114.80
5.1.1 Usage at ATMs	1.84	0.21	0.22	0.21	10.64	1.21	1.24	1.22
5.1.2 Usage at POS	319.96	34.00	36.10	37.00	966.14	110.91	111.32	113.59
5.2 Debit Cards	5,409.45	499.27	517.14	520.17	14,532.04	1,524.28	1,530.34	1,571.90
5.2.1 Usage at ATMs	5,081.91	452.15	473.75	476.64	13,997.73	1,452.07	1,461.25	1,491.84
5.2.2 Usage at POS	327.52	47.12	43.39	43.53	534.33	72.20	69.09	80.06
<b>6 Prepaid Payment Instruments (PPIs)</b>	<b>30.60</b>	<b>6.18</b>	<b>7.18</b>	<b>6.68</b>	<b>62.01</b>	<b>8.23</b>	<b>8.18</b>	<b>4.91</b>
6.1 m-Wallet	–	3.13	4.17	4.66	–	0.96	1.52	1.31
6.2 PPI Cards	–	3.01	2.96	1.98	–	5.25	4.58	1.93
6.3 Paper Vouchers	–	0.04	0.05	0.04	–	2.02	2.08	1.67
<b>7 Mobile Banking</b>	<b>25.56</b>	<b>4.72</b>	<b>5.22</b>	<b>5.55</b>	<b>18.20</b>	<b>5.39</b>	<b>5.98</b>	<b>6.25</b>
<b>8 Cards Outstanding</b>	<b>295.94</b>	<b>328.15</b>	<b>333.31</b>	<b>339.01</b>	–	–	–	–
8.1 Credit Card	17.65	18.67	18.87	19.04	–	–	–	–
8.2 Debit Card	278.28	309.48	314.44	319.97	–	–	–	–
<b>9 Number of ATMs (in actuals)</b>	<b>95686</b>	<b>103968</b>	<b>105784</b>	<b>107813</b>	–	–	–	–
<b>10 Number of POS (in actuals)</b>	<b>660920</b>	<b>784642</b>	<b>799702</b>	<b>812686</b>	–	–	–	–
<b>11 Grand Total (1.1+1.2+2+3+4+5+6)</b>	<b>7,673.40</b>	<b>705.99</b>	<b>732.87</b>	<b>729.60</b>	<b>1,080,539.17</b>	<b>94,330.89</b>	<b>109,356.56</b>	<b>120,497.93</b>