

Payment and Settlement Systems

No. 43: Payment System Indicators

System	Volume (Million)				Value (₹ Billion)			
	2011-12	2012	2013		2011-12	2012	2013	
		Dec.	Jan.	Feb.		Dec.	Jan.	Feb.
	1	2	3	4	5	6	7	8
1 RTGS	55.05	6.03	6.29	5.82	1,079,790.59	68,729.93	70,454.74	63,890.48
1.1 Customer Transactions	51.02	5.65	5.88	5.46	395,244.50	44,120.23	43,713.66	40,716.72
1.2 Interbank Transactions	4.00	0.38	0.40	0.36	144,062.98	13,157.67	14,288.39	12,165.99
1.3 Interbank Clearing	0.012	0.001	0.001	0.001	540,483.14	11,452.02	12,452.69	11,007.77
2 CCIL Operated Systems	1.88	0.18	0.26	0.19	406,071.18	39,703.59	49,811.24	41,639.11
2.1 CBLO	0.13	0.01	0.01	0.01	111,554.28	9,956.70	11,391.76	9,906.50
2.2 Govt. Securities Clearing	0.43	0.05	0.11	0.07	72,520.79	8,308.66	15,746.23	12,896.52
2.2.1 Outright	0.41	0.04	0.10	0.07	34,882.04	4,638.12	10,950.05	7,249.47
2.2.2 Repo	0.028	0.003	0.003	0.004	37,638.75	3,670.54	4,796.18	5,647.05
2.3 Forex Clearing	1.29	0.12	0.14	0.11	221,996.11	21,438.23	22,673.25	18,836.09
3 Paper Clearing	1,341.88	108.48	99.17	110.92	99,012.15	7,836.75	7,960.32	8,030.12
3.1 Cheque Truncation System (CTS)	180.04	25.03	25.02	26.10	15,103.74	1,913.13	1,913.13	2,001.27
3.2 MICR Clearing	934.89	64.71	60.13	66.95	65,093.25	4,475.09	4,166.23	4,020.30
3.2.1 RBI Centres	605.01	40.16	35.49	34.38	44,225.00	2,852.80	2,577.99	2,435.61
3.2.2 Other Centres	329.89	24.55	24.35	32.57	20,868.24	1,622.29	1,629.61	1,584.68
3.3 Non-MICR Clearing	226.96	18.74	14.03	17.86	18,815.16	1,448.53	1,880.96	2,008.56
4 Retail Electronic Clearing	512.45	57.54	59.83	62.21	20,575.61	2,887.24	3,032.71	2,785.01
4.1 ECS DR	164.74	15.00	13.99	14.99	833.84	90.10	132.20	92.73
4.2 ECS CR (includes NECS)	121.50	6.89	7.33	8.70	1,837.84	129.06	85.00	131.06
4.3 EFT/NEFT	226.10	35.54	38.36	38.29	17,903.49	2,667.68	2,814.88	2,560.35
4.4 Interbank Mobile Payment Service (IMPS)	0.07	0.11	0.15	0.22	0.32	0.39	0.63	0.87
5 Cards	5,731.59	553.46	557.38	528.36	15,510.78	1,642.90	1,686.70	1,531.37
5.1 Credit Cards	322.15	36.32	37.21	33.03	978.73	112.56	114.80	102.22
5.1.1 Usage at ATMs	1.84	0.22	0.21	0.20	10.64	1.24	1.22	1.17
5.1.2 Usage at POS	319.96	36.10	37.00	32.83	966.14	111.32	113.59	101.05
5.2 Debit Cards	5,409.45	517.14	520.17	495.34	14,532.04	1,530.34	1,571.90	1,429.15
5.2.1 Usage at ATMs	5,081.91	473.75	476.64	454.31	13,997.73	1,461.25	1,491.84	1,367.67
5.2.2 Usage at POS	327.52	43.39	43.53	41.03	534.33	69.09	80.06	61.49
6 Prepaid Payment Instruments (PPIs)	30.60	7.18	6.68	7.33	62.01	8.18	4.91	4.73
6.1 m-Wallet	–	4.17	4.66	5.41	–	1.52	1.31	1.47
6.2 PPI Cards	–	2.96	1.98	1.89	–	4.58	1.93	1.88
6.3 Paper Vouchers	–	0.05	0.04	0.03	–	2.08	1.67	1.38
7 Mobile Banking	25.56	5.22	5.55	5.44	18.20	5.98	6.25	8.07
8 Cards Outstanding	295.94	333.31	339.01	344.89	–	–	–	–
8.1 Credit Card	17.65	18.87	19.04	19.24	–	–	–	–
8.2 Debit Card	278.28	314.44	319.97	325.65	–	–	–	–
9 Number of ATMs (in actuals)	95686	105784	107813	109629	–	–	–	–
10 Number of POS (in actuals)	660920	799702	812686	819688	–	–	–	–
11 Grand Total (1+1.1+1.2+3+4+5+6)	7,673.40	732.87	729.60	714.83	1,080,539.17	109,356.56	120,497.93	106,873.05