

# Payment and Settlement Systems

## No. 43: Payment System Indicators

System	Volume (Million )				Value (₹ Billion)			
	2014-15	2015			2014-15	2015		
		Sep.	Oct.	Nov.		Sep.	Oct.	Nov.
	1	2	3	4	5	6	7	8
<b>1 RTGS</b>	<b>92.78</b>	<b>7.77</b>	<b>8.34</b>	<b>7.60</b>	<b>929,332.89</b>	<b>86,734.41</b>	<b>80,764.99</b>	<b>53,896.03</b>
1.1 Customer Transactions	88.39	7.41	7.97	7.26	631,050.74	58,391.38	53,520.48	45,281.08
1.2 Interbank Transactions	4.38	0.35	0.37	0.34	122,981.62	10,399.97	9,845.09	8,614.95
1.3 Interbank Clearing	0.012	0.001	0.001	0.001	175,300.73	17,943.06	17,399.42	14,149.90
<b>2 CCIL Operated Systems</b>	<b>3.03</b>	<b>0.26</b>	<b>0.27</b>	<b>0.20</b>	<b>752,000.42</b>	<b>66,121.72</b>	<b>67,779.96</b>	<b>54,346.61</b>
2.1 CBLO	0.21	0.02	0.02	0.02	167,645.96	16,244.76	13,932.05	12,635.52
2.2 Govt. Securities Clearing	1.09	0.08	0.09	0.06	258,916.76	21,408.37	24,943.03	17,621.84
2.2.1 Outright	0.98	0.07	0.08	0.05	101,561.62	7,956.13	9,325.71	5,068.58
2.2.2 Repo	0.109	0.010	0.010	0.010	157,355.15	13,452.24	15,617.32	12,553.26
2.3 Forex Clearing	1.73	0.16	0.16	0.13	325,437.69	28,468.60	28,904.88	24,089.25
<b>3 Paper Clearing</b>	<b>1,196.51</b>	<b>89.01</b>	<b>94.78</b>	<b>81.37</b>	<b>85,434.14</b>	<b>6,476.06</b>	<b>7,034.90</b>	<b>6,178.45</b>
3.1 Cheque Truncation System (CTS)	964.86	77.88	82.97	70.81	66,769.93	5,508.03	5,806.75	4,988.06
3.2 MICR Clearing	22.43	-	-	-	1,850.40	-	-	-
3.2.1 RBI Centres	7.50	-	-	-	614.51	-	-	-
3.2.2 Other Centres	14.93	-	-	-	1,235.89	-	-	-
3.3 Non-MICR Clearing	209.82	11.13	11.81	10.56	16,939.34	968.03	1,228.15	1,190.39
<b>4 Retail Electronic Clearing</b>	<b>1,687.44</b>	<b>245.92</b>	<b>268.99</b>	<b>257.62</b>	<b>65,365.51</b>	<b>7,442.00</b>	<b>7,704.95</b>	<b>7,021.76</b>
4.1 ECS DR	226.01	20.09	20.27	20.05	1,739.78	157.76	160.21	157.77
4.2 ECS CR (includes NECS)	115.35	3.76	4.00	2.09	2,019.14	85.58	95.94	56.31
4.3 EFT/NEFT	927.55	98.54	114.60	99.82	59,803.83	6,860.21	6,906.88	6,325.87
4.4 Immediate Payment Service (IMPS)	78.37	17.72	19.42	19.08	581.87	120.71	137.04	137.67
4.5 National Automated Clearing House (NACH)	340.17	105.81	110.70	116.59	1,220.88	217.74	404.88	344.14
<b>5 Cards</b>	<b>8,423.99</b>	<b>808.13</b>	<b>871.21</b>	<b>841.54</b>	<b>25,415.27</b>	<b>2,330.71</b>	<b>2,547.76</b>	<b>2,512.04</b>
5.1 Credit Cards	619.41	62.90	69.42	66.55	1,922.63	192.68	219.05	210.32
5.1.1 Usage at ATMs	4.29	0.48	0.52	0.49	23.47	2.47	2.70	2.61
5.1.2 Usage at POS	615.12	62.42	68.91	66.06	1,899.16	190.22	216.35	207.72
5.2 Debit Cards	7,804.57	745.24	801.79	774.99	23,492.65	2,138.03	2,328.72	2,301.72
5.2.1 Usage at ATMs	6,996.48	655.22	701.55	675.09	22,279.16	2,021.24	2,188.66	2,152.82
5.2.2 Usage at POS	808.09	90.02	100.24	99.90	1,213.49	116.79	140.06	148.90
<b>6 Prepaid Payment Instruments (PPIs)</b>	<b>314.46</b>	<b>58.01</b>	<b>61.82</b>	<b>62.66</b>	<b>213.42</b>	<b>40.81</b>	<b>38.07</b>	<b>43.40</b>
6.1 m-Wallet	255.00	48.94	49.58	49.83	81.84	17.96	15.45	19.31
6.2 PPI Cards	58.91	9.01	12.20	12.78	105.35	20.06	20.50	21.80
6.3 Paper Vouchers	0.55	0.05	0.04	0.04	26.24	2.79	2.12	2.29
<b>7 Mobile Banking</b>	<b>171.92</b>	<b>27.11</b>	<b>32.48</b>	<b>40.45</b>	<b>1,035.30</b>	<b>269.60</b>	<b>305.68</b>	<b>334.71</b>
<b>8 Cards Outstanding</b>	<b>574.56</b>	<b>625.80</b>	<b>633.66</b>	<b>646.15</b>	-	-	-	-
8.1 Credit Card	21.11	22.45	22.88	22.48	-	-	-	-
8.2 Debit Card	553.45	603.35	610.78	623.67	-	-	-	-
<b>9 Number of ATMs (in actuals)</b>	<b>181398</b>	<b>189195</b>	<b>190827</b>	<b>192166</b>	-	-	-	-
<b>10 Number of POS (in actuals)</b>	<b>1126735</b>	<b>1212047</b>	<b>1236933</b>	<b>1270217</b>	-	-	-	-
<b>11 Grand Total (1.1+1.2+2+3+4+5+6)</b>	<b>11,718.19</b>	<b>1,209.10</b>	<b>1,305.41</b>	<b>1,251.00</b>	<b>1,682,461.11</b>	<b>151,202.65</b>	<b>148,471.21</b>	<b>123,998.30</b>