

No. 8: Cheque Clearing Data

(Number in Lakh and Amount in Rs. crore)

Month/Year	Total		Total MICR* Centres		Total Non-MICR** Centres		Total of RBI Centres		RBI Centres***					
	2 = (3+4)		3 = (5+22)		4		5		6		7		8	
1	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
2001-02	9,015	1,25,75,254	5,377	1,09,47,391	3,638	16,27,863	5,377	1,09,47,391	414	2,07,524	445	2,69,346	—	—
2002-03	10,139	1,34,24,313	5,980	1,09,78,762	4,159	24,45,551	5,980	1,09,78,762	434	2,25,060	485	3,07,577	—	—
2003-04	10,228	1,15,95,960	6,241	91,78,751	3,987	24,17,209	6,241	91,78,751	473	2,80,649	547	3,75,885	—	—
2004-05	11,671	1,01,20,716	9,417	90,18,073	2,254	11,02,643	7,387	81,55,142	525	3,52,697	602	4,77,810	59	47,188
2005-06	12,868	1,13,29,134	10,318	94,74,371	2,549	18,54,763	7,942	81,94,977	604	4,06,599	656	4,98,344	72	32,181
2006-07 (P)	13,706	1,20,56,100	11,474	1,04,49,110	2,232	16,06,990	8,343	86,13,168	594	4,29,956	702	5,58,676	72	52,225
2007-08 (P)	1,146	10,01,377	960	8,39,323	186	1,62,054	711	6,93,936	48	37,978	60	52,523	6	4,797
2005-06 (P)														
April	1,025	10,24,537	810	7,99,304	215	2,25,233	632	7,10,867	47	31,840	51	47,013	6	3,096
May	963	10,19,761	763	7,36,681	200	2,83,081	587	6,48,809	42	32,209	48	36,363	5	1,830
June	999	9,85,037	799	7,66,531	200	2,18,507	621	6,72,055	44	32,257	54	40,451	6	3,147
July	1,083	8,29,275	831	7,17,517	252	1,11,757	644	6,32,605	49	30,861	55	38,733	6	1,566
August	1,061	8,49,112	841	7,49,261	220	99,851	675	6,68,741	50	31,714	57	40,216	6	3,106
September	946	8,22,777	747	7,15,808	199	1,06,969	606	6,35,733	49	29,275	52	38,076	6	1,338
October	1,169	9,57,067	956	8,02,927	213	1,54,140	724	6,90,744	59	36,316	58	41,518	6	1,527
November	994	8,29,168	798	6,99,995	196	1,29,174	614	5,79,771	43	27,457	52	35,571	5	1,338
December	1,134	9,95,931	919	8,56,923	216	1,39,008	699	7,39,733	55	42,055	59	46,342	6	4,203
January	1,125	9,27,633	902	7,89,481	223	1,38,152	681	6,70,951	53	33,763	56	40,629	6	3,605
February	1,089	9,14,825	893	7,97,488	196	1,17,337	673	6,65,644	55	34,755	52	37,206	6	3,372
March	1,279	11,74,011	1,060	10,42,456	219	1,31,555	787	8,79,323	60	44,096	62	56,225	7	4,053
2006-07 (P)														
April	1,084	9,52,862	896	8,38,068	188	1,14,795	658	7,03,540	48	34,358	53	43,128	6	3,647
May	1,142	9,93,452	947	8,77,955	195	1,15,497	690	7,23,599	50	34,803	61	39,886	6	4,030
June	1,086	9,40,521	904	8,21,920	182	1,18,600	666	6,85,682	45	31,406	58	44,615	5	4,219
July	1,107	8,80,998	934	7,73,365	173	1,07,633	682	6,30,010	47	30,032	56	44,029	6	3,526
August	1,162	9,42,891	979	8,27,061	184	1,15,830	713	6,65,255	45	29,450	61	44,878	6	3,802
September	1,120	10,08,566	945	8,96,027	175	1,12,538	676	7,52,206	47	34,782	57	48,512	6	3,455
October	1,116	9,25,835	941	8,15,317	174	1,10,518	692	6,66,082	49	34,792	56	45,459	6	4,018
November	1,168	9,80,539	986	8,64,101	182	1,16,438	715	7,09,101	50	32,676	60	45,530	6	4,208
December	1,137	10,06,191	957	8,98,722	180	1,07,469	696	7,48,085	51	37,865	60	53,311	5	4,484
January	1,133	11,46,253	944	8,56,517	189	2,89,736	685	7,01,520	49	38,373	57	46,414	6	4,778
February	1,140	10,03,850	962	8,72,897	178	1,30,953	693	7,13,515	53	39,079	59	43,611	6	4,351
March	1,311	12,74,143	1,078	11,07,160	233	1,66,983	777	9,14,573	60	52,339	65	59,302	7	7,707
2007-08 (P)														
April	1,146	10,01,377	960	8,39,323	186	1,62,054	711	6,93,936	48	37,978	60	52,523	6	4,797
Total (upto April 2007)	1,146	10,01,377	960	8,39,323	186	1,62,054	711	6,93,936	48	37,978	60	52,523	6	4,797

* : MICR - Magnetic Ink Character Recognition - automated CPC (Cheque Processing Centers).

** : Non MICR - Clearing done manually.

***: RBI Centres (MICR) refers to all centres where RBI is the manager of Clearing House.

Notes : 1. Non MICR Data for the month of April 2007, pertains to the Clearing Houses managed by 10 banks-managed clearing house- SBI(Patna, Delhi, Lucknow, Mumbai, Ahmedabad, Bhopal, Kolkata, Chennai, Guwahati, Chnadigarh, Kerala, Hyderabad, Bangalore & Bhubaneswar),SBBJ, SB Indore, PNB, SBT, SBP, SBS, SBH, SBM and United Bank of India.

2. The other MICR Centres includes 43 centres managed by 13 PSBs namely Andhra Bank, Bank of Baroda, Bank of India, Canara Bank, Central Bank of Indian, Corporation Bank, Oriental Bank of Commerce, Punjab National Bank, State Bank of India, State Bank of Indore, State Bank of Travancore, State Bank of Hyderabad and Union Bank of India. The list of other MICR centres (apart from RBI) is given in the Notes on Table 8.

No. 8: Cheque Clearing Data (Contd.)

(Number in Lakh and Amount in Rs. crore)

Month/Year	RBI Centres***													
	Bhubaneswar		Chandigarh		Chennai		Guwahati		Hyderabad		Jaipur		Kanpur	
1	9		10		11		12		13		14		15	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
2001-02	27	21,625	—	—	522	5,00,872	30	19,592	305	1,82,764	123	54,432	67	32,369
2002-03	33	26,349	—	—	557	5,52,913	34	22,436	337	2,15,035	130	58,202	73	34,532
2003-04	37	37,136	—	—	602	6,12,158	37	27,840	369	2,75,503	148	70,122	78	41,397
2004-05	42	47,253	113	1,11,092	735	7,59,883	42	32,714	390	3,01,679	168	89,087	87	47,226
2005-06	49	53,650	124	1,27,038	813	6,55,278	48	39,660	417	3,63,317	187	1,13,453	93	55,329
2006-07 (P)	56	64,834	141	1,98,205	836	7,05,875	55	49,101	439	3,95,911	198	1,37,785	97	64,396
2007-08 (P)	5	5,831	11	14,150	70	66,124	4	4,579	37	35,342	17	12,405	8	5,508
2005-06 (P)														
April	4	4,492	10	10,118	64	63,942	4	3,363	33	28,858	15	9,404	8	4,119
May	4	4,082	9	10,208	62	51,611	4	2,901	32	26,803	14	9,071	7	4,205
June	3	4,666	9	8,265	63	53,727	4	3,051	33	27,820	14	9,561	7	4,164
July	4	4,321	10	9,478	66	51,396	4	3,180	34	28,195	15	8,605	8	4,706
August	4	4,052	11	8,744	68	51,905	3	3,148	36	29,962	15	8,214	8	4,659
September	4	3,744	10	9,301	63	51,654	3	2,551	32	26,706	14	8,176	7	4,175
October	4	4,620	11	10,701	68	54,594	4	3,118	38	31,693	18	10,237	8	4,589
November	4	3,759	10	10,084	62	46,679	4	3,246	34	27,809	15	8,442	7	3,864
December	4	4,523	11	11,903	66	54,011	4	3,603	36	32,363	17	10,103	8	4,876
January	4	5,029	10	12,185	65	51,063	4	3,450	35	31,385	17	9,530	8	4,850
February	4	4,404	11	11,464	78	53,536	4	3,317	34	30,718	16	9,545	8	5,068
March	5	5,958	12	14,588	90	71,160	5	4,733	40	41,005	19	12,565	9	6,053
2006-07 (P)														
April	4	3,927	10	14,269	65	54,057	4	3,823	37	33,184	16	10,352	8	5,123
May	5	5,175	11	14,067	68	54,209	5	3,939	33	32,046	17	10,801	8	5,426
June	4	4,307	10	10,829	78	59,996	4	3,808	35	32,498	16	11,540	7	5,124
July	5	5,382	10	14,701	81	57,350	4	3,272	35	30,934	15	10,779	8	4,796
August	5	5,338	17	11,607	80	60,967	5	4,039	36	31,079	16	10,148	8	5,235
September	5	5,238	11	46,787	78	61,602	4	3,739	35	31,851	16	10,595	8	5,159
October	5	5,263	12	15,081	76	62,061	4	3,671	35	29,738	16	11,498	7	4,557
November	5	5,295	12	14,472	69	62,164	5	4,528	38	33,718	17	11,518	9	6,087
December	5	5,048	12	12,714	68	57,572	5	4,287	39	33,876	17	12,189	8	5,565
January	5	6,051	11	12,017	54	49,956	5	4,409	35	30,771	17	11,948	8	5,265
February	5	5,683	11	12,880	57	55,902	5	4,025	38	31,696	17	11,868	9	5,424
March	6	8,126	12	18,781	63	70,038	6	5,561	43	44,520	19	14,548	9	6,634
2007-08 (P)														
April	5	5,831	11	14,150	70	66,124	4	4,579	37	35,342	17	12,405	8	5,508
Total (upto April 2007)	5	5,831	11	14,150	70	66,124	4	4,579	37	35,342	17	12,405	8	5,508

No. 8: Cheque Clearing Data (Contd.)

(Number in Lakh and Amount in Rs. crore)

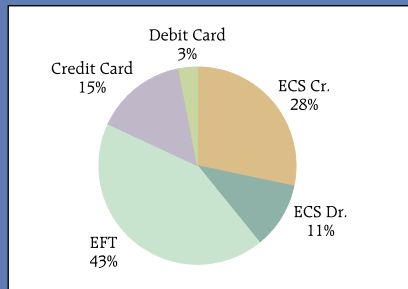
Month/Year	RBI Centres***											
	Kolkata		Mumbai		Nagpur		New Delhi		Patna		Thiruvananthapuram	
1	16		17		18		19		20		21	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
2001-02	523	3,73,131	1,679	82,17,816	102	41,151	1,079	9,90,315	27	17,421	34	19,032
2002-03	531	4,19,164	2,019	76,94,748	109	46,924	1,164	13,19,625	37	19,506	37	36,691
2003-04	470	4,65,308	2,162	55,11,293	120	56,330	1,107	13,54,677	50	26,739	41	43,714
2004-05	602	2,22,481	2,304	37,53,670	124	63,495	1,479	17,73,610	65	30,862	48	44,396
2005-06	642	6,58,640	2,392	33,42,829	135	75,772	1,597	16,97,583	59	36,820	55	38,484
2006-07 (P)	684	6,82,358	2,518	33,19,090	146	92,547	1,691	17,73,548	57	47,969	56	40,693
2007-08 (P)	58	58,697	221	2,29,446	11	8,696	145	1,46,705	5	6,928	5	4,228
2005-06 (P)												
April	50	52,064	194	2,74,793	10	6,709	128	1,63,617	5	3,382	4	4,058
May	50	53,992	168	2,66,455	10	5,785	122	1,36,799	5	2,498	4	3,997
June	49	49,369	191	2,86,956	11	5,974	122	1,36,105	6	2,648	4	3,893
July	54	51,812	186	2,57,996	11	5,366	131	1,30,963	7	2,899	4	2,529
August	56	52,032	207	2,93,123	11	5,924	134	1,25,805	5	3,126	5	3,012
September	51	55,183	170	2,60,228	11	5,977	126	1,33,435	4	3,032	4	2,882
October	54	52,216	232	2,85,027	12	6,298	144	1,42,252	5	3,089	5	2,950
November	50	49,001	186	2,27,909	11	5,765	124	1,23,757	4	2,453	4	2,637
December	57	59,918	214	3,06,858	12	6,823	140	1,47,292	5	2,008	5	2,851
January	54	53,788	212	2,68,896	11	6,635	136	1,40,032	4	3,162	5	2,949
February	53	52,413	200	2,76,095	11	6,348	133	1,31,492	5	3,200	4	2,712
March	65	76,851	231	3,38,495	13	8,169	157	1,86,034	5	5,323	5	4,015
2006-07 (P)												
April	50	52,003	204	2,82,176	12	7,721	132	1,50,396	4	3,684	4	1,692
May	58	54,915	205	3,03,037	12	8,238	143	1,46,372	5	3,402	5	3,252
June	54	52,312	197	2,69,120	12	7,629	131	1,41,374	4	3,764	5	3,141
July	55	48,533	203	2,34,137	12	6,837	137	1,28,657	4	3,871	5	3,176
August	59	54,668	213	2,48,886	11	6,756	140	1,41,680	5	3,538	5	3,182
September	54	55,803	197	2,76,372	11	6,484	138	1,54,903	5	3,858	4	3,064
October	55	49,874	209	2,42,864	12	7,299	141	1,43,426	4	3,447	5	3,034
November	60	58,186	218	2,77,426	12	7,397	144	1,38,471	5	4,012	5	3,412
December	56	59,901	207	2,91,560	13	8,157	141	1,54,432	5	3,930	5	3,194
January	56	51,880	217	2,74,342	12	7,698	145	1,49,332	5	3,989	5	4,296
February	59	58,149	210	2,79,724	12	7,705	143	1,45,494	5	4,324	5	3,602
March	69	86,134	236	3,39,446	14	10,626	157	1,79,010	6	6,151	5	5,647
2007-08 (P)												
April	58	58,697	221	2,29,446	11	8,696	145	1,46,705	5	6,928	5	4,228
Total (upto April 2007)	58	58,697	221	2,29,446	11	8,696	145	1,46,705	5	6,928	5	4,228

No. 8: Cheque Clearing Data (Concl.)

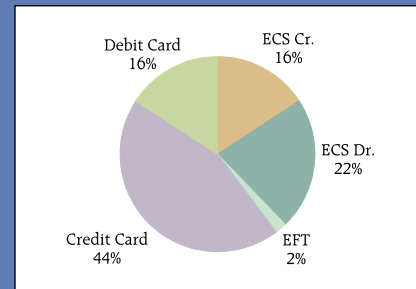
(Number in Lakh and Amount in Rs. crore)

Month/Year	Other MICR Centres	
	Number	Amount
1	22	
2001-02	—	—
2002-03	—	—
2003-04	—	—
2004-05	2,030	8,62,931
2005-06	2,376	12,79,394
2006-07 (P)	3,131	18,35,942
2007-08 (P)	249	145,398
2005-06 (P)		
April	179	88,437
May	176	87,871
June	177	94,476
July	186	84,912
August	166	80,520
September	141	80,075
October	233	1,12,183
November	185	1,20,224
December	220	1,17,190
January	222	1,18,530
February	220	1,31,844
March	273	1,63,133
2006-07 (P)		
April	238	1,34,527
May	257	1,54,357
June	238	1,36,239
July	252	1,43,355
August	265	1,61,806
September	269	1,43,821
October	250	1,49,234
November	271	1,55,000
December	261	1,50,637
January	259	1,54,997
February	269	1,59,382
March	301	1,92,587
2007-08 (P)		
April	249	1,45,387
Total (upto April 2007)	249	1,45,387

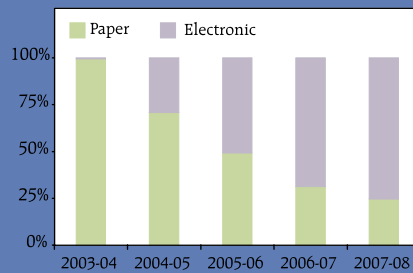
Retail Electronic Transactions-
Value in percentage



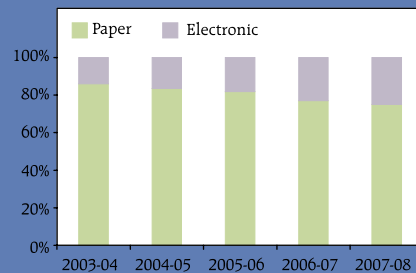
Retail Electronic Transactions-
Volume in percentage



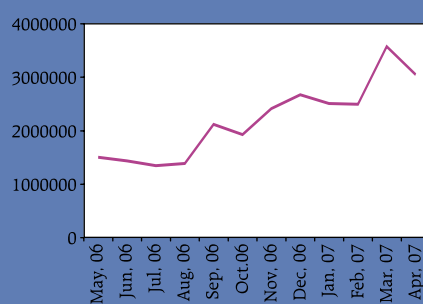
Representation of Electronic
Transactions Value in Total



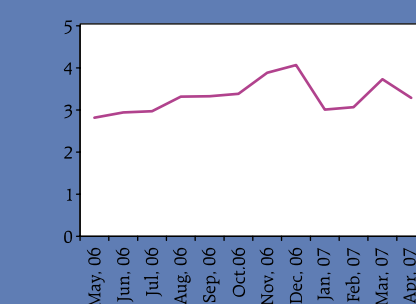
Representation of Electronic
Transactions Volume in Total



Growth in RTGS Value



Growth in RTGS Volume



Note : The graphs 3 and 4 on Paper and Electronic payments, the Electronic Payment System data include RTGS.