

No. 8: Cheque Clearing Data

(Number in Lakhs 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		Ahmedabad		Bangalore		Bhopal	
1	2 = (3+4)		3 = (5+22)		4		5		6		7		8	
	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	11,668	1,04,58,895	9,415	93,56,252	2,254	11,02,643	7,385	84,93,321	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)	13,673	1,20,42,426	11,441	1,04,35,436	2,232	16,06,990	8,310	85,99,494	594	4,29,956	702	5,58,676	72	52,225
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	1,075	9,35,456	892	8,16,855	182	1,18,600	654	6,80,617	45	31,406	58	44,615	5	4,219
July	1,095	8,75,609	922	7,67,976	173	1,07,633	670	6,24,621	47	30,032	56	44,029	6	3,526
August	1,151	9,37,757	967	8,21,927	184	1,15,830	701	6,60,121	45	29,450	61	44,878	6	3,802
September	1,109	10,03,643	934	8,91,105	175	1,12,538	665	7,47,284	47	34,782	57	48,512	6	3,455
October	1,105	9,20,602	931	8,10,084	174	1,10,518	681	6,60,849	49	34,792	56	45,459	6	4,018
November	1,156	9,75,051	975	8,58,613	182	1,16,438	704	7,03,614	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	1,144	11,51,567	955	8,61,831	189	2,89,736	696	7,06,834	49	38,373	57	46,414	6	4,778
February	1,152	10,09,236	974	8,78,284	178	1,30,953	705	7,18,902	53	39,079	59	43,611	6	4,351
March	1,325	12,80,999	1,092	11,14,016	233	1,66,983	791	9,21,429	60	52,339	65	59,302	7	7,707
2007-08 (P)														
April	1,169	10,20,155	983	8,58,100	186	1,62,054	711	6,94,136	48	37,978	60	52,523	6	4,797
May	1,179	11,12,301	990	8,71,553	188	2,40,748	706	7,08,984	50	36,213	62	56,278	6	4,835
June	1,136	10,19,221	952	8,87,892	184	1,31,330	687	7,30,703	51	38,573	61	48,857	6	4,513
July	1,307	10,40,232	1,028	9,17,884	279	1,22,348	752	7,65,060	57	39,464	62	52,540	7	3,844
August	1,205	9,91,787	1,021	8,75,538	184	1,16,249	730	7,16,283	52	36,681	63	49,593	7	4,327
Total (upto August, 07)	5,997	51,83,696	4,974	44,10,967	1,023	7,72,729	3,586	36,15,166	259	1,88,908	308	2,59,791	31	22,315

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

** : Non MICR - Clearing done at the clearing house where MICR cheque processing centres have not been setup. The processing is done either using magnetic media based clearing system (MMBCS) or is 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 August 2007, pertains to the Clearing Houses managed by 9 banks-managed clearing house-SBI (Patna, Delhi, Lucknow, Mumbai, Ahmedabad, Bhopal, Kolkata, Chennai, Guwahati, Chandigarh, Kerala, Hyderabad, Bangalore & Bhubaneswar), SBBJ, SB Indore, PNB, SBT, SBP, 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 India, 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 Lakhs 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	804	6,92,202	55	49,101	439	3,95,911	198	1,37,785	97	64,396
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	66	54,931	4	3,808	35	32,498	16	11,540	7	5,124
July	5	5,382	10	14,701	69	51,961	4	3,272	35	30,934	15	10,779	8	4,796
August	5	5,338	17	11,607	69	55,833	5	4,039	36	31,079	16	10,148	8	5,235
September	5	5,238	11	46,787	67	56,680	4	3,739	35	31,851	16	10,595	8	5,159
October	5	5,263	12	15,081	66	56,829	4	3,671	35	29,738	16	11,498	7	4,557
November	5	5,295	12	14,472	57	56,677	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	65	55,270	5	4,409	35	30,771	17	11,948	8	5,265
February	5	5,683	11	12,880	69	61,288	5	4,025	38	31,696	17	11,868	9	5,424
March	6	8,126	12	18,781	76	76,895	6	5,561	43	44,520	19	14,548	9	6,634
2007-08 (P)														
April	5	5,831	11	14,150	70	66,324	4	4,579	37	35,342	17	12,405	8	5,508
May	5	5,939	12	15,227	69	59,765	5	4,089	36	33,432	17	12,149	9	5,775
June	5	5,695	11	11,972	69	63,205	5	4,515	35	34,165	16	12,873	8	6,244
July	5	6,288	12	13,280	73	63,481	5	4,258	38	37,799	18	13,025	8	5,548
August	5	5,906	12	13,575	59	63,567	5	3,911	38	37,093	17	11,957	8	5,398
Total (upto August 07)	25	29,659	58	68,205	354	3,16,403	24	21,351	183	1,77,831	86	62,409	41	28,473

No. 8: Cheque Clearing Data (Contd.)

(Number in Lakhs and Amount in Rs. crore)

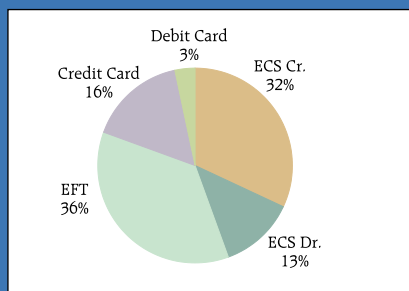
Month/Year	RBI Centres***											
	Kolkata		Mumbai		Nagpur		New Delhi		Patna		Thiruvananthapuram	
1	16		17		18		19		20		21	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
2001-02	523	3,73,131	1,679	82,17,816	102	41,151	1,079	9,90,315	27	17,421	34	19,032
2002-03	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	600	5,60,660	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
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
May	60	61,399	208	2,61,566	12	8,660	146	1,34,495	5	5,352	5	3,811
June	57	62,310	203	2,80,461	12	8,428	138	1,40,266	5	4,336	5	4,230
July	61	61,348	231	3,06,618	13	7,646	152	1,41,101	5	5,218	5	3,601
August	62	59,161	219	2,74,074	13	7,849	146	1,34,971	5	3,960	5	4,260
Total (upto August 07)	298	3,02,915	1,082	13,52,165	61	41,280	728	6,97,538	25	25,794	25	20,130

No. 8: Cheque Clearing Data (Concl.)

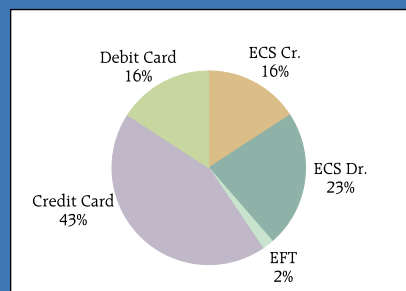
(Number in Lakhs and Amount in Rs. crore)

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
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	272	1,63,964
May	285	1,62,569
June	265	1,57,188
July	276	1,52,824
August	291	1,59,255
Total (upto August 07)	1,388	7,95,801

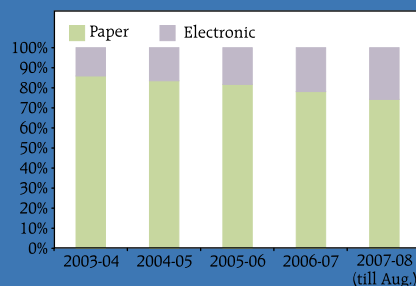
Retail Electronic Transactions-
Value in percentage



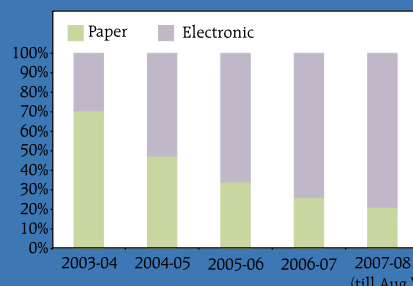
Retail Electronic Transactions-
Volume in percentage



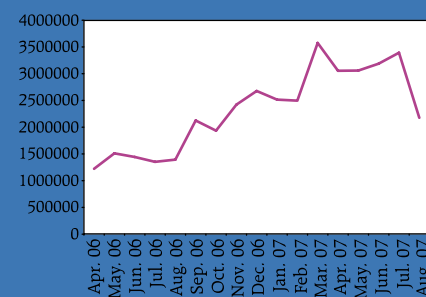
Representation of Electronic
Transactions Volume in Total



Representation of Electronic
Transactions Value in Total



Growth in RTGS Value



Growth in RTGS Volume

