

## 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		6		7		8	
1	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
2001-02	9,015.00	1,25,75,254.00	5,377.00	1,09,47,391.00	3,638.00	16,27,863.00	5,377.00	1,09,47,391.00	414.00	2,07,524.00	445.00	2,69,346.00	—	—
2002-03	10,139.00	1,34,24,313.00	5,980.00	1,09,78,762.00	4,159.00	24,45,551.00	5,980.00	1,09,78,762.00	434.00	2,25,060.00	485.00	3,07,577.00	—	—
2003-04	10,228.00	1,15,95,960.00	6,241.00	91,78,751.00	3,987.00	24,17,209.00	6,241.00	91,78,751.00	473.00	2,80,649.00	547.00	3,75,885.00	—	—
2004-05	11,668.48	1,04,58,894.92	9,414.56	93,56,252.17	2,253.92	11,02,642.74	7,384.78	84,93,320.68	525.49	3,52,696.58	601.61	4,77,810.09	59.29	47,188.15
2005-06	12,867.58	1,13,29,133.50	10,318.36	94,74,370.75	2,549.22	18,54,762.75	7,942.44	81,94,976.69	603.72	4,06,598.68	656.11	4,98,344.46	71.86	32,180.97
2006-07 (P)	13,672.80	1,20,42,425.67	11,441.03	1,04,35,436.15	2,231.77	16,06,989.52	8,309.89	85,99,494.35	594.38	4,29,955.83	702.48	5,58,675.64	71.72	52,224.60
<b>2006-07 (P)</b>														
April	1,084.10	9,52,862.04	895.72	8,38,067.52	188.38	1,14,794.52	657.53	7,03,540.27	48.47	34,358.17	53.35	43,128.17	5.61	3,647.11
May	1,141.58	9,93,452.36	946.73	8,77,955.46	194.85	1,15,496.90	689.85	7,23,598.74	50.25	34,802.56	60.60	39,886.39	5.98	4,030.26
June	1,074.52	9,35,455.67	892.13	8,16,855.41	182.39	1,18,600.26	653.97	6,80,616.76	44.77	31,406.11	57.63	44,615.23	5.44	4,218.92
July	1,094.86	8,75,608.59	922.31	7,67,975.91	172.55	1,07,632.68	669.90	6,24,620.91	47.03	30,031.92	56.19	44,028.50	6.04	3,526.05
August	1,150.53	9,37,757.07	966.68	8,21,927.14	183.85	1,15,829.93	701.37	6,60,121.07	45.31	29,450.08	61.08	44,878.15	6.13	3,801.64
September	1,108.87	10,03,643.37	934.02	8,91,104.98	174.86	1,12,538.39	664.83	7,47,283.71	46.63	34,782.38	56.95	48,512.13	6.21	3,454.55
October	1,104.77	9,20,601.83	930.50	8,10,083.94	174.27	1,10,517.90	680.91	6,60,849.45	48.83	34,792.19	56.06	45,458.55	6.12	4,017.88
November	1,156.19	9,75,051.46	974.68	8,58,613.24	181.50	1,16,438.22	703.58	7,03,613.64	49.61	32,675.93	59.99	45,530.50	6.42	4,208.27
December	1,136.75	10,06,191.13	956.83	8,98,722.01	179.92	1,07,469.12	696.15	7,48,084.72	51.19	37,864.88	59.53	53,311.16	4.75	4,483.70
January	1,144.00	11,51,566.80	955.34	8,61,830.71	188.66	2,89,736.08	695.89	7,06,834.15	49.32	38,373.31	57.07	46,414.16	5.86	4,777.72
February	1,151.97	10,09,236.32	974.18	8,78,283.75	177.79	1,30,952.57	705.12	7,18,901.93	52.96	39,078.81	58.68	43,610.58	6.15	4,351.14
March	1,324.68	12,80,999.04	1,091.92	11,14,016.08	232.76	1,66,982.96	790.78	9,21,428.98	60.00	52,339.49	65.35	59,302.13	7.00	7,707.37
<b>2007-08 (P)</b>														
April	1,169.03	10,20,154.59	982.61	8,58,100.46	186.42	1,62,054.12	710.99	6,94,136.33	48.20	37,977.63	60.01	52,523.22	6.22	4,796.62
May	1,178.88	11,12,301.25	990.47	8,71,552.91	188.41	2,40,748.34	705.79	7,08,984.29	50.30	36,212.69	62.34	56,277.71	5.97	4,835.03
June	1,136.38	10,19,221.43	951.93	8,87,891.62	184.45	1,31,329.81	687.17	7,30,703.39	51.07	38,572.64	61.37	48,857.19	5.79	4,512.78
July	1,307.06	10,40,232.09	1,028.06	9,17,884.09	279.00	1,22,348.00	751.98	7,65,059.70	56.83	39,463.90	61.93	52,540.13	6.65	3,844.43
August	1,215.22	9,95,281.57	1,020.90	8,75,537.96	194.32	1,19,743.61	730.39	7,16,282.52	52.49	36,681.21	62.68	49,593.17	6.80	4,326.51
September	1,106.23	9,82,442.25	913.81	8,69,312.04	192.42	1,13,130.22	657.16	7,18,007.88	48.05	36,914.00	53.52	48,357.64	6.10	4,208.29
October	1,309.58	11,14,197.41	1,099.28	9,88,829.91	210.30	1,25,387.87	785.76	8,13,171.49	59.52	42,892.06	61.24	50,863.00	7.09	4,865.23
<b>Total (upto October, 07)</b>	<b>8,422.39</b>	<b>72,83,830.58</b>	<b>6,987.06</b>	<b>62,69,108.99</b>	<b>1,435.33</b>	<b>10,14,741.96</b>	<b>50,29.22</b>	<b>51,46,345.60</b>	<b>366.46</b>	<b>2,68,714.13</b>	<b>423.10</b>	<b>3,59,012.04</b>	<b>44.62</b>	<b>31,388.89</b>

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

\*\* : 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 October 2007, pertains to the Clearing Houses managed by 10 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	27.00	21,625.00	—	—	522.00	5,00,872.00	30.00	19,592.00	305.00	1,82,764.00	123.00	54,432.00	67.00	32,369.00
2002-03	33.00	26,349.00	—	—	557.00	5,52,913.00	34.00	22,436.00	337.00	2,15,035.00	130.00	58,202.00	73.00	34,532.00
2003-04	37.00	37,136.00	—	—	602.00	6,12,158.00	37.00	27,840.00	369.00	2,75,503.00	148.00	70,122.00	78.00	41,397.00
2004-05	41.80	47,252.75	112.84	1,11,091.83	735.14	7,59,883.13	42.37	32,713.91	390.18	3,01,678.83	168.05	89,086.56	87.10	47,225.75
2005-06	48.63	53,649.70	123.75	1,27,037.87	813.18	6,55,277.92	48.21	39,660.48	416.84	3,63,317.08	187.42	1,13,452.52	92.67	55,328.69
2006-07 (P)	56.24	64,833.86	140.72	1,98,205.13	803.55	6,92,201.61	55.06	49,100.51	438.90	3,95,911.44	197.84	1,37,784.84	96.94	64,396.07
<b>2006-07 (P)</b>														
April	3.93	3,926.92	10.21	14,268.57	64.57	54,057.23	3.93	3,822.97	36.86	33,184.10	15.58	10,352.49	8.20	5,123.22
May	4.60	5,175.40	11.21	14,067.14	67.85	54,208.94	4.57	3,938.84	32.76	32,045.61	16.70	10,800.91	8.33	5,425.88
June	4.13	4,306.93	10.09	10,829.01	66.14	54,931.13	4.33	3,807.76	35.27	32,498.22	15.96	11,539.52	7.49	5,123.84
July	4.53	5,382.19	10.38	14,700.90	68.72	51,960.72	4.20	3,272.43	34.79	30,933.83	15.15	10,778.69	7.65	4,796.01
August	4.81	5,338.02	17.02	11,607.17	68.57	55,832.98	4.73	4,038.78	36.21	31,079.18	16.05	10,148.23	8.22	5,235.42
September	4.57	5,237.75	11.41	46,787.47	66.84	56,680.24	4.47	3,739.01	34.70	31,850.81	15.82	10,595.23	7.76	5,159.10
October	4.58	5,263.26	11.53	15,080.70	65.52	56,828.56	4.32	3,671.09	35.14	29,737.87	16.07	11,497.99	6.97	4,557.14
November	5.16	5,295.46	12.41	14,472.19	57.09	56,676.72	4.97	4,528.18	37.73	33,717.64	17.14	11,517.94	8.99	6,086.98
December	4.98	5,048.46	11.93	12,713.78	67.93	57,571.89	4.75	4,286.64	39.13	33,876.32	17.18	12,188.72	8.27	5,565.46
January	4.66	6,051.10	10.93	12,016.95	64.87	55,270.04	4.52	4,408.89	35.44	30,771.40	16.57	11,948.25	7.57	5,265.34
February	4.67	5,682.81	11.11	12,880.41	69.08	61,288.22	4.57	4,024.82	37.75	31,696.18	17.03	11,868.43	8.52	5,423.51
March	5.61	8,125.57	12.49	18,780.84	76.39	76,894.94	5.70	5,561.08	43.10	44,520.28	18.58	14,548.43	8.97	6,634.18
<b>2007-08 (P)</b>														
April	4.55	5,831.46	10.96	14,150.33	69.79	66,324.18	4.48	4,578.53	36.90	35,341.97	16.98	12,404.90	8.27	5,508.04
May	4.87	5,938.91	11.77	15,226.86	69.35	59,764.85	4.76	4,088.66	35.58	33,432.04	16.99	12,148.72	8.55	5,774.79
June	4.75	5,694.69	11.39	11,972.37	68.69	63,265.44	4.93	4,514.63	34.80	34,164.72	16.40	12,873.30	7.90	6,244.16
July	4.96	6,288.49	11.71	13,279.94	73.26	63,481.33	4.86	4,258.08	38.36	37,798.85	18.44	13,024.81	8.23	5,548.08
August	5.37	5,905.67	11.87	13,575.18	72.92	63,566.76	4.98	3,911.09	37.78	37,093.12	16.98	11,957.00	8.31	5,397.64
September	4.53	6,429.29	10.95	11,191.73	65.79	61,810.72	4.46	4,305.57	33.56	32,219.88	17.10	11,708.92	7.61	4,810.59
October	5.38	2,266.99	12.47	14,026.73	74.86	66,808.02	5.10	4,637.93	38.93	37,455.25	19.15	14,238.09	8.95	5,990.51
<b>Total (upto October, 07)</b>	<b>34.41</b>	<b>38,355.49</b>	<b>81.13</b>	<b>93,423.16</b>	<b>494.66</b>	<b>445,021.30</b>	<b>33.56</b>	<b>30,294.51</b>	<b>255.91</b>	<b>2,47,505.83</b>	<b>122.05</b>	<b>88,355.74</b>	<b>57.82</b>	<b>39,273.80</b>

## No. 8: Cheque Clearing Data (Contd.)

(Number in Lakhs and Amount in Rs. crore)

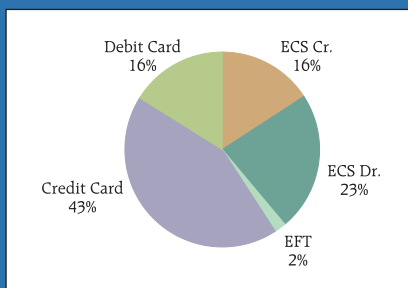
Month/Year	RBI Centres***											
	Kolkata		Mumbai		Nagpur		New Delhi		Patna		Thiruvananthapuram	
1	16		17		18		19		20		21	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
2001-02	523.00	3,73,131.00	1,679.00	82,17,816.00	102.00	41,151.00	1,079.00	9,90,315.00	27.00	17,421.00	34.00	19,032.00
2002-03	531.00	4,19,164.00	2,019.00	76,94,748.00	109.00	46,924.00	1,164.00	13,19,625.00	37.00	19,506.00	37.00	36,691.00
2003-04	470.00	4,65,308.00	2,162.00	55,11,293.00	120.00	56,330.00	1,107.00	13,54,677.00	50.00	26,739.00	41.00	43,714.00
2004-05	599.87	5,60,659.90	2,304.10	37,53,670.27	124.43	63,495.08	1,479.32	17,73,610.10	65.01	30,861.67	48.19	44,396.08
2005-06	642.40	6,58,639.71	2,391.92	33,42,829.39	134.77	75,772.26	1,597.19	16,97,583.19	59.16	36,819.81	54.62	38,483.98
2006-07 (P)	684.19	6,82,358.03	2,518.27	33,19,090.06	145.64	92,546.61	1,690.93	17,73,548.27	56.84	47,968.83	56.19	40,693.03
<b>2006-07 (P)</b>												
April	50.29	52,003.11	204.15	2,82,175.80	11.78	7,721.07	132.22	1,50,395.90	3.95	3,683.53	4.43	1,691.93
May	58.05	54,915.43	204.92	3,03,037.07	11.98	8,237.97	142.55	1,46,372.42	4.68	3,401.74	4.82	3,252.18
June	53.63	52,311.78	197.38	2,69,119.60	11.71	7,629.23	131.01	1,41,374.32	4.25	3,764.13	4.73	3,141.01
July	54.82	48,532.53	202.55	2,34,137.31	11.86	6,836.81	136.88	1,28,656.80	4.41	3,870.61	4.70	3,175.61
August	58.95	54,667.93	212.78	2,48,886.47	11.46	6,756.49	140.24	1,41,680.38	4.83	3,538.17	4.99	3,181.98
September	53.79	55,803.16	197.48	2,76,372.18	11.19	6,484.33	138.06	1,54,902.85	4.76	3,858.32	4.21	3,064.20
October	54.72	49,873.94	209.06	2,42,863.66	12.07	7,299.28	141.11	1,43,425.99	4.22	3,446.99	4.58	3,034.37
November	59.72	58,185.96	218.46	2,77,426.09	12.34	7,396.77	143.66	1,38,470.75	5.16	4,012.04	4.74	3,412.22
December	56.50	59,901.38	207.06	2,91,559.56	12.61	8,156.51	140.59	1,54,432.14	5.16	3,929.78	4.57	3,194.35
January	55.82	51,879.84	217.47	2,74,341.90	11.86	7,697.74	144.60	1,49,332.25	4.54	3,988.98	4.80	4,296.28
February	59.37	58,149.01	210.49	2,79,723.94	12.33	7,704.51	142.72	1,45,494.05	5.12	4,323.79	4.58	3,601.72
March	68.53	86,133.96	236.47	3,39,446.46	14.46	10,625.90	157.30	1,79,010.41	5.77	6,150.76	5.05	5,647.19
<b>2007-08 (P)</b>												
April	57.79	58,696.55	220.95	2,29,445.80	11.28	8,695.68	145.30	1,46,704.99	4.77	6,928.47	4.53	4,227.97
May	59.91	61,399.15	208.02	2,61,566.10	11.94	8,660.45	145.97	1,34,494.93	4.71	5,352.23	4.76	3,811.16
June	57.46	62,309.84	203.11	2,80,461.07	12.00	8,428.31	137.95	1,40,266.44	4.97	4,335.59	4.57	4,230.20
July	61.00	61,347.99	231.06	3,06,618.10	12.68	7,646.34	152.15	1,41,101.08	5.17	5,217.52	4.70	3,600.63
August	62.18	59,161.41	219.17	2,74,074.25	12.77	7,849.04	146.21	1,34,970.59	5.37	3,959.89	4.52	4,260.00
September	55.03	57,083.72	194.43	2,84,887.24	11.27	7,589.84	135.53	1,38,687.38	4.86	3,760.41	4.37	4,042.66
October	61.57	60,282.92	248.11	3,32,783.19	14.08	8,763.06	158.99	1,57,435.86	5.40	5,044.38	4.93	4,818.27
<b>Total (upto October, 07)</b>	<b>414.94</b>	<b>4,20,281.58</b>	<b>1,524.86</b>	<b>19,69,835.76</b>	<b>86.00</b>	<b>57,632.72</b>	<b>1,022.09</b>	<b>9,93,661.26</b>	<b>35.25</b>	<b>34,598.49</b>	<b>32.37</b>	<b>28,990.90</b>

No. 8: Cheque Clearing Data (Concl.)

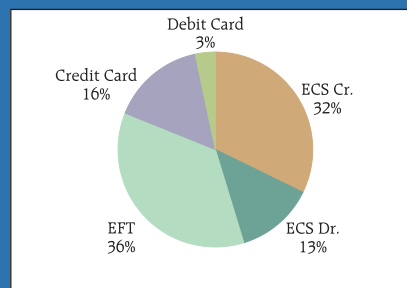
(Number in Lakhs and Amount in Rs. crore)

Month/Year	Other MICR Centres	
	Number	Amount
1	22	
2001-02	—	—
2002-03	—	—
2003-04	—	—
2004-05	2,029.78	8,62,931.50
2005-06	2,375.92	12,79,394.06
2006-07 (P)	3,131.14	18,35,941.80
<b>2006-07</b>		
April (P)	238.19	1,34,527.25
May (P)	256.88	1,54,356.72
June (P)	238.16	1,36,238.65
July (P)	252.40	1,43,355.00
August (P)	265.30	1,61,806.07
September (P)	269.18	1,43,821.27
October (P)	249.59	1,49,234.48
November (P)	271.10	1,54,999.60
December (P)	260.68	1,50,637.29
January (P)	259.45	1,54,996.56
February (P)	269.06	1,59,381.82
March (P)	301.13	1,92,587.10
<b>2007-08 (P)</b>		
April	271.62	1,63,964.13
May	284.68	1,62,568.62
June	264.76	1,57,188.23
July	276.08	1,52,824.38
August	290.51	1,59,255.44
September	256.65	1,51,304.16
October	313.53	1,75,658.42
<b>Total (upto October, 07)</b>	<b>1,957.84</b>	<b>11,22,763.39</b>

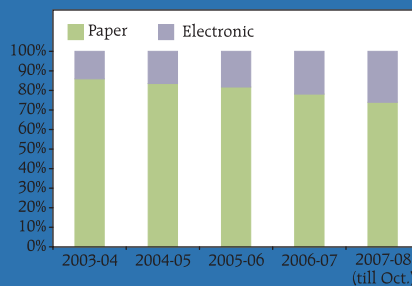
Retail Electronic Transactions-  
Value in percentage



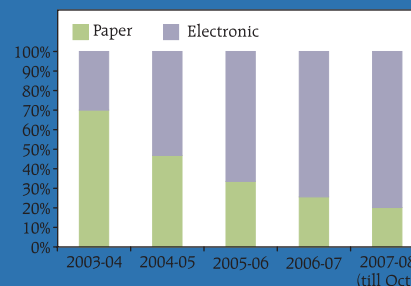
Retail Electronic Transactions-  
Volume in percentage



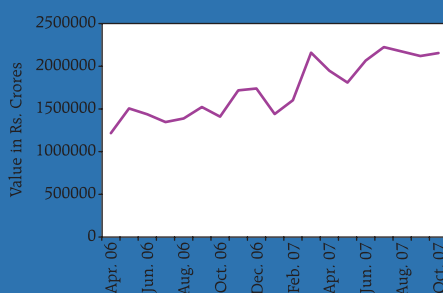
Representation of Electronic  
Transactions Volume in Total



Representation of Electronic  
Transactions Value in Total



Growth in RTGS Value



Growth in RTGS Volume

