

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*** | | | | | |
|-----------------------------|----------------|--------------------|---------------------|--------------------|--------------------------|-------------------|----------------------|--------------------|----------------|-------------------|--------------|-------------------|-------------|-----------------|
| | | | | | | | | | 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 | 9,015.0 | 1,25,75,254.0 | 5,377.0 | 1,09,47,391.0 | 3,638.0 | 16,27,863.0 | 5,377.0 | 1,09,47,391.0 | 414.0 | 2,07,524.0 | 445.0 | 2,69,346.0 | - | - |
| 2002-03 | 10,139.0 | 1,34,24,313.0 | 5,980.0 | 1,09,78,762.0 | 4,159.0 | 24,45,551.0 | 5,980.0 | 1,09,78,762.0 | 434.0 | 2,25,060.0 | 485.0 | 3,07,577.0 | - | - |
| 2003-04 | 10,228.0 | 1,15,95,960.0 | 6,241.0 | 91,78,751.0 | 3,987.0 | 24,17,209.0 | 6,241.0 | 91,78,751.0 | 473.0 | 2,80,649.0 | 547.0 | 3,75,885.0 | - | - |
| 2004-05 | 11,668.5 | 1,04,58,894.9 | 9,414.6 | 93,56,252.2 | 2,253.9 | 11,02,642.7 | 7,384.8 | 84,93,320.7 | 525.5 | 3,52,696.6 | 601.6 | 4,77,810.1 | 59.3 | 47,188.1 |
| 2005-06 | 12,867.6 | 1,13,29,133.5 | 10,318.4 | 94,74,370.8 | 2,549.2 | 18,54,762.8 | 7,942.4 | 81,94,976.7 | 603.7 | 4,06,598.7 | 656.1 | 4,98,344.5 | 71.9 | 32,181.0 |
| 2006-07 | 13,672.8 | 1,20,42,425.7 | 11,441.0 | 1,04,35,436.1 | 2,231.8 | 16,06,989.5 | 8,309.9 | 85,99,494.3 | 594.4 | 4,29,955.8 | 702.5 | 5,58,675.6 | 71.7 | 52,224.6 |
| 2007-08 (P) | 14,605.6 | 1,33,96,065.9 | 12,229.6 | 1,15,28,690.2 | 2,376.0 | 18,67,375.7 | 8,775.9 | 94,51,748.3 | 647.3 | 5,06,759.2 | 734.5 | 6,32,327.8 | 77.4 | 62,651.9 |
| 2007-08 (P) | | | | | | | | | | | | | | |
| April | 1,169.0 | 10,20,648.7 | 982.6 | 8,58,100.5 | 186.4 | 1,62,548.3 | 711.0 | 6,94,136.3 | 48.2 | 37,977.6 | 60.0 | 52,523.2 | 6.2 | 4,796.6 |
| May | 1,178.9 | 11,12,303.6 | 990.5 | 8,71,552.9 | 188.4 | 2,40,750.7 | 705.8 | 7,08,984.3 | 50.3 | 36,212.7 | 62.3 | 56,277.7 | 6.0 | 4,835.0 |
| June | 1,140.3 | 10,20,164.4 | 951.9 | 8,87,891.6 | 188.4 | 1,32,272.7 | 687.2 | 7,30,703.4 | 51.1 | 38,572.6 | 61.4 | 48,857.2 | 5.8 | 4,512.8 |
| July | 1,225.6 | 10,33,767.4 | 1,028.1 | 9,17,884.1 | 197.6 | 1,15,883.3 | 752.0 | 7,65,059.7 | 56.8 | 39,463.9 | 61.9 | 52,540.1 | 6.7 | 3,844.4 |
| August | 1,215.2 | 9,95,281.6 | 1,020.9 | 8,75,538.0 | 194.3 | 1,19,743.6 | 730.4 | 7,16,282.5 | 52.5 | 36,681.2 | 62.7 | 49,593.2 | 6.8 | 4,326.5 |
| September | 1,106.2 | 9,82,442.3 | 913.8 | 8,69,312.0 | 192.4 | 1,13,130.2 | 657.2 | 7,18,007.9 | 48.1 | 36,914.0 | 53.5 | 48,357.6 | 6.1 | 4,208.3 |
| October | 1,309.6 | 11,18,384.8 | 1,099.3 | 9,92,996.9 | 210.3 | 1,25,387.9 | 785.8 | 8,17,338.5 | 59.5 | 42,892.1 | 61.2 | 50,863.0 | 7.1 | 4,865.2 |
| November | 1,180.5 | 11,98,037.8 | 979.7 | 9,78,282.4 | 200.8 | 2,19,755.4 | 701.5 | 8,09,893.4 | 52.6 | 44,910.1 | 60.0 | 47,361.3 | 6.3 | 5,329.8 |
| December | 1,243.0 | 11,49,430.4 | 1,044.8 | 10,07,810.6 | 198.1 | 1,41,619.8 | 737.2 | 8,16,611.9 | 55.3 | 44,079.8 | 60.5 | 54,352.0 | 5.7 | 5,093.8 |
| January | 1,313.9 | 12,99,798.0 | 1,101.4 | 11,45,967.5 | 212.5 | 1,53,830.5 | 793.6 | 9,53,207.6 | 62.4 | 51,572.2 | 64.5 | 54,470.3 | 7.1 | 6,874.4 |
| February | 1,244.1 | 11,56,446.5 | 1,043.7 | 9,88,547.6 | 200.4 | 1,67,899.0 | 744.2 | 7,94,535.6 | 54.5 | 43,559.4 | 63.4 | 55,496.2 | 7.0 | 5,710.0 |
| March | 1,279.4 | 13,09,360.4 | 1,073.0 | 11,34,806.2 | 206.4 | 1,74,554.3 | 770.2 | 9,26,987.3 | 56.1 | 53,923.5 | 63.0 | 61,635.9 | 6.7 | 8,254.9 |
| 2008-09 (P) | | | | | | | | | | | | | | |
| April | 1,189.1 | 12,07,897.2 | 990.1 | 9,72,117.8 | 199.0 | 2,35,779.4 | 711.8 | 7,93,764.5 | 48.8 | 42,523.7 | 59.7 | 50,815.7 | 6.2 | 6,141.1 |
| May | 1,156.6 | 10,97,478.6 | 965.8 | 9,14,063.8 | 190.8 | 1,83,414.8 | 688.4 | 7,35,573.5 | 49.4 | 44,123.5 | 59.2 | 47,445.8 | 6.7 | 5,431.2 |
| June | 1,125.4 | 10,73,408.2 | 933.8 | 9,11,800.1 | 191.6 | 1,61,608.1 | 671.6 | 7,38,462.2 | 47.6 | 40,484.2 | 57.3 | 47,982.1 | 5.6 | 4,784.8 |
| July | 1,206.8 | 11,02,837.5 | 1,007.9 | 9,39,457.5 | 198.9 | 1,63,380.0 | 734.3 | 7,73,861.4 | 50.7 | 41,511.1 | 63.5 | 51,084.8 | 6.6 | 6,334.2 |
| Total (upto July 08) | 4,677.9 | 44,81,621.6 | 3,897.5 | 37,37,439.3 | 780.4 | 7,44,182.3 | 2806.2 | 30,41,661.6 | 1,96.5 | 1,68,642.6 | 239.7 | 1,97,328.4 | 25.1 | 22,691.3 |

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

** : Non MICR - Clearing done at the clearing houses where MICR Cheque Processing Centres have not been set up. 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.

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 | 27.0 | 21,625.0 | - | - | 522.0 | 5,00,872.0 | 30.0 | 19,592.0 | 305.0 | 1,82,764.0 | 123.0 | 54,432.0 | 67.0 | 32,369.0 |
| 2002-03 | 33.0 | 26,349.0 | - | - | 557.0 | 5,52,913.0 | 34.0 | 22,436.0 | 337.0 | 2,15,035.0 | 130.0 | 58,202.0 | 73.0 | 34,532.0 |
| 2003-04 | 37.0 | 37,136.0 | - | - | 602.0 | 6,12,158.0 | 37.0 | 27,840.0 | 369.0 | 2,75,503.0 | 148.0 | 70,122.0 | 78.0 | 41,397.0 |
| 2004-05 | 41.8 | 47,252.7 | 112.8 | 1,11,091.8 | 735.1 | 7,59,883.1 | 42.4 | 32,713.9 | 390.2 | 3,01,678.8 | 168.0 | 89,086.6 | 87.1 | 47,225.8 |
| 2005-06 | 48.6 | 53,649.7 | 123.8 | 1,27,037.9 | 813.2 | 6,55,277.9 | 48.2 | 39,660.5 | 416.8 | 3,63,317.1 | 187.4 | 1,13,452.5 | 92.7 | 55,328.7 |
| 2006-07 | 56.2 | 64,833.9 | 140.7 | 1,98,205.1 | 803.5 | 6,92,201.6 | 55.1 | 49,100.5 | 438.9 | 3,95,911.4 | 197.8 | 1,37,784.8 | 96.9 | 64,396.1 |
| 2007-08 (P) | 60.0 | 80,993.5 | 141.4 | 1,61,218.5 | 854.1 | 7,78,853.6 | 59.5 | 55,169.2 | 454.6 | 4,52,498.8 | 219.3 | 1,62,021.8 | 100.0 | 69,885.1 |
| 2007-08 (P) | | | | | | | | | | | | | | |
| April | 4.6 | 5,831.5 | 11.0 | 14,150.3 | 69.8 | 66,324.2 | 4.5 | 4,578.5 | 36.9 | 35,342.0 | 17.0 | 12,404.9 | 8.3 | 5,508.0 |
| May | 4.9 | 5,938.9 | 11.8 | 15,226.9 | 69.3 | 59,764.8 | 4.8 | 4,088.7 | 35.6 | 33,432.0 | 17.0 | 12,148.7 | 8.6 | 5,774.8 |
| June | 4.8 | 5,694.7 | 11.4 | 11,972.4 | 68.7 | 63,265.4 | 4.9 | 4,514.6 | 34.8 | 34,164.7 | 16.4 | 12,873.3 | 7.9 | 6,244.2 |
| July | 5.0 | 6,288.5 | 11.7 | 13,279.9 | 73.3 | 63,481.3 | 4.9 | 4,258.1 | 38.4 | 37,798.9 | 18.4 | 13,024.8 | 8.2 | 5,548.1 |
| August | 5.4 | 5,905.7 | 11.9 | 13,575.2 | 72.9 | 63,566.8 | 5.0 | 3,911.1 | 37.8 | 37,093.1 | 17.0 | 11,957.0 | 8.3 | 5,397.6 |
| September | 4.5 | 6,429.3 | 10.9 | 11,191.7 | 65.8 | 61,810.7 | 4.5 | 4,305.6 | 33.6 | 32,219.9 | 17.1 | 11,708.9 | 7.6 | 4,810.6 |
| October | 5.4 | 6,434.0 | 12.5 | 14,026.7 | 74.9 | 66,808.0 | 5.1 | 4,637.9 | 38.9 | 37,455.3 | 19.2 | 14,238.1 | 8.9 | 5,990.5 |
| November | 5.0 | 6,400.5 | 11.5 | 12,886.3 | 69.1 | 65,667.0 | 4.9 | 4,583.7 | 38.6 | 36,183.5 | 18.4 | 14,223.6 | 7.8 | 5,521.2 |
| December | 5.0 | 6,080.9 | 11.8 | 12,674.3 | 70.2 | 66,549.4 | 5.0 | 4,409.5 | 39.1 | 39,326.6 | 18.8 | 13,940.1 | 8.2 | 5,745.3 |
| January | 5.3 | 7,942.6 | 12.5 | 14,353.3 | 71.8 | 62,658.0 | 5.3 | 4,814.9 | 41.2 | 42,302.6 | 21.5 | 15,688.9 | 9.2 | 6,575.3 |
| February | 5.1 | 8,446.4 | 12.4 | 12,383.0 | 72.5 | 65,503.0 | 5.2 | 4,782.7 | 40.7 | 42,347.5 | 19.5 | 13,948.2 | 8.5 | 6,069.7 |
| March | 5.2 | 9,600.6 | 12.1 | 15,498.5 | 75.9 | 73,455.1 | 5.5 | 6,283.9 | 39.1 | 44,832.8 | 19.1 | 15,865.3 | 8.6 | 6,699.9 |
| 2008-09 (P) | | | | | | | | | | | | | | |
| April | 4.8 | 7,898.6 | 11.1 | 15,341.9 | 70.7 | 72,489.2 | 4.9 | 6,274.0 | 38.4 | 40,598.4 | 16.6 | 13,502.7 | 8.1 | 6,010.4 |
| May | 4.8 | 8,125.9 | 11.4 | 13,000.7 | 69.6 | 69,582.6 | 5.1 | 5,392.7 | 38.8 | 38,131.8 | 16.6 | 13,568.5 | 8.3 | 6,029.0 |
| June | 4.5 | 6,632.5 | 10.2 | 11,862.1 | 68.7 | 71,149.3 | 4.6 | 4,930.8 | 37.3 | 38,755.0 | 15.6 | 12,802.2 | 7.1 | 5,740.4 |
| July | 5.3 | 8,800.5 | 11.4 | 11,275.7 | 64.7 | 69,784.4 | 5.1 | 5,111.4 | 41.1 | 41,507.0 | 17.3 | 13,557.8 | 8.0 | 5,968.0 |
| Total (upto July 08) | 19.3 | 31,457.5 | 44.1 | 51,480.5 | 273.7 | 2,83,005.4 | 19.7 | 21,708.9 | 155.5 | 1,58,992.3 | 66.1 | 53,431.2 | 31.5 | 23,747.8 |

No. 8: Cheque Clearing Data (Contd.)

(Number in Lakh and Amount in Rs. crore)

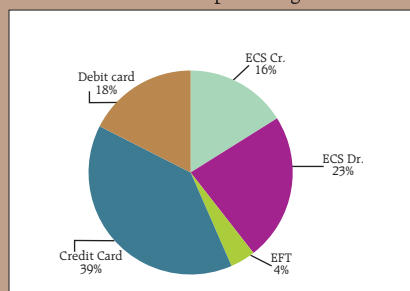
| Month/ Year | RBI Centres*** | | | | | | | | | | | |
|------------------------------|----------------|-------------------|--------------|--------------------|-------------|-----------------|--------------|-------------------|-------------|-----------------|--------------------|-----------------|
| | 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 | 523.0 | 3,73,131.0 | 1,679.0 | 82,17,816.0 | 102.0 | 41,151.0 | 1,079.0 | 9,90,315.0 | 27.0 | 17,421.0 | 34.0 | 19,032.0 |
| 2002-03 | 531.0 | 4,19,164.0 | 2,019.0 | 76,94,748.0 | 109.0 | 46,924.0 | 1,164.0 | 13,19,625.0 | 37.0 | 19,506.0 | 37.0 | 36,691.0 |
| 2003-04 | 470.0 | 4,65,308.0 | 2,162.0 | 55,11,293.0 | 120.0 | 56,330.0 | 1,107.0 | 13,54,677.0 | 50.0 | 26,739.0 | 41.0 | 43,714.0 |
| 2004-05 | 599.9 | 5,60,659.9 | 2,304.1 | 37,53,670.3 | 124.4 | 63,495.1 | 1,479.3 | 17,73,610.1 | 65.0 | 30,861.7 | 48.2 | 44,396.1 |
| 2005-06 | 642.4 | 6,58,639.7 | 2,391.9 | 33,42,829.4 | 134.8 | 75,772.3 | 1,597.2 | 16,97,583.2 | 59.2 | 36,819.8 | 54.6 | 38,484.0 |
| 2006-07 | 684.2 | 6,82,358.0 | 2,518.3 | 33,19,090.1 | 145.6 | 92,546.6 | 1,690.9 | 17,73,548.3 | 56.8 | 47,968.8 | 56.2 | 40,693.0 |
| 2007-08 (P) | 730.5 | 7,78,304.3 | 2,651.6 | 36,85,407.3 | 151.3 | 1,06,351.7 | 1,775.7 | 18,00,975.6 | 62.6 | 61,006.5 | 56.0 | 57,323.4 |
| 2007-08 (P) | | | | | | | | | | | | |
| April | 57.8 | 58,696.5 | 221.0 | 2,29,445.8 | 11.3 | 8,695.7 | 145.3 | 1,46,705.0 | 4.8 | 6,928.5 | 4.5 | 4,228.0 |
| May | 59.9 | 61,399.2 | 208.0 | 2,61,566.1 | 11.9 | 8,660.5 | 146.0 | 1,34,494.9 | 4.7 | 5,352.2 | 4.8 | 3,811.2 |
| June | 57.5 | 62,309.8 | 203.1 | 2,80,461.1 | 12.0 | 8,428.3 | 137.9 | 1,40,266.4 | 5.0 | 4,335.6 | 4.6 | 4,230.2 |
| July | 61.0 | 61,348.0 | 231.1 | 3,06,618.1 | 12.7 | 7,646.3 | 152.2 | 1,41,101.1 | 5.2 | 5,217.5 | 4.7 | 3,600.6 |
| August | 62.2 | 59,161.4 | 219.2 | 2,74,074.2 | 12.8 | 7,849.0 | 146.2 | 1,34,970.6 | 5.4 | 3,959.9 | 4.5 | 4,260.0 |
| September | 55.0 | 57,083.7 | 194.4 | 2,84,887.2 | 11.3 | 7,589.8 | 135.5 | 1,38,687.4 | 4.9 | 3,760.4 | 4.4 | 4,042.7 |
| October | 61.6 | 60,282.9 | 248.1 | 3,32,783.2 | 14.1 | 8,763.1 | 159.0 | 1,57,435.9 | 5.4 | 5,044.4 | 4.9 | 4,818.3 |
| November | 59.3 | 59,713.8 | 206.1 | 3,50,427.6 | 12.5 | 8,369.6 | 140.0 | 1,38,811.1 | 4.9 | 4,530.0 | 4.6 | 4,974.2 |
| December | 62.8 | 66,027.1 | 225.5 | 3,29,424.9 | 12.6 | 8,327.6 | 146.6 | 1,50,380.8 | 5.4 | 4,694.2 | 4.7 | 5,505.5 |
| January | 65.3 | 67,906.6 | 242.5 | 4,17,848.2 | 13.8 | 10,609.2 | 160.5 | 1,76,864.6 | 5.8 | 5,393.5 | 4.9 | 7,333.1 |
| February | 60.8 | 65,791.2 | 221.7 | 3,00,298.8 | 13.1 | 9,534.0 | 149.7 | 1,50,895.5 | 5.7 | 5,058.4 | 4.6 | 4,711.6 |
| March | 67.3 | 98,584.0 | 230.9 | 3,17,572.1 | 13.4 | 11,878.5 | 156.8 | 1,90,362.4 | 5.5 | 6,731.9 | 4.9 | 5,808.1 |
| 2008-09 (P) | | | | | | | | | | | | |
| April | 57.9 | 67,101.2 | 215.7 | 2,83,396.5 | 12.4 | 9,090.9 | 146.9 | 1,61,140.8 | 5.0 | 5,581.2 | 4.7 | 5,858.2 |
| May | 58.3 | 64,139.9 | 206.7 | 2,65,785.6 | 12.4 | 9,361.1 | 146.2 | 1,43,245.2 | 5.1 | 5,105.0 | 4.7 | 5,038.1 |
| June | 53.1 | 64,292.9 | 201.7 | 2,64,352.0 | 11.5 | 9,176.0 | 137.8 | 1,45,474.3 | 4.6 | 5,939.4 | 4.4 | 4,104.2 |
| July | 61.9 | 70,511.5 | 221.9 | 2,75,708.5 | 12.7 | 9,900.2 | 153.8 | 1,52,336.3 | 5.3 | 5,540.7 | 4.9 | 4,929.1 |
| Total (up to July 08) | 231.3 | 2,66,045.5 | 846.0 | 10,89,242.6 | 49.0 | 37,528.2 | 584.7 | 6,02,196.7 | 20.0 | 22,166.3 | 18.6 | 19,929.6 |

No. 8: Cheque Clearing Data (Concl.)

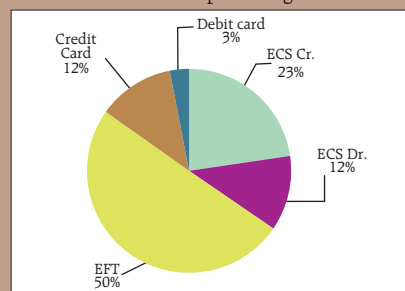
(Number in Lakh and Amount in Rs. crore)

| Month/Year | Other MICR Centres | |
|------------------------------|--------------------|-------------------|
| | Number | Amount |
| 1 | 22 | |
| 2001-02 | - | - |
| 2002-03 | - | - |
| 2003-04 | - | - |
| 2004-05 | 2,029.8 | 8,62,931.5 |
| 2005-06 | 2,375.9 | 12,79,394.1 |
| 2006-07 | 3,131.1 | 18,35,941.8 |
| 2007-08 (P) | 3,453.7 | 20,76,941.9 |
| 2007-08 (P) | | |
| April | 271.6 | 1,63,964.1 |
| May | 284.7 | 1,62,568.6 |
| June | 264.8 | 1,57,188.2 |
| July | 276.1 | 1,52,824.4 |
| August | 290.5 | 1,59,255.4 |
| September | 256.6 | 1,51,304.2 |
| October | 313.5 | 1,75,658.4 |
| November | 278.2 | 1,68,389.1 |
| December | 307.6 | 1,91,198.7 |
| January | 307.8 | 1,92,759.9 |
| February | 299.5 | 1,94,011.9 |
| March | 302.8 | 2,07,818.8 |
| 2008-09 (P) | | |
| April | 278.2 | 1,78,353.3 |
| May | 277.4 | 1,78,490.3 |
| June | 262.2 | 1,73,337.9 |
| July | 273.5 | 16,55,96.2 |
| Total (up to July 08) | 1,091.3 | 6,95,777.7 |

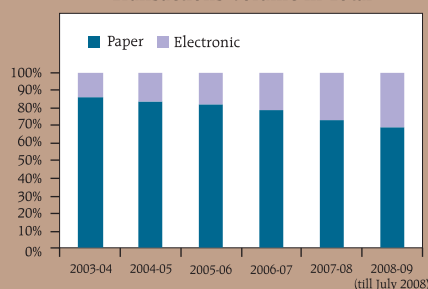
Retail Electronic Transactions
Volume in percentage



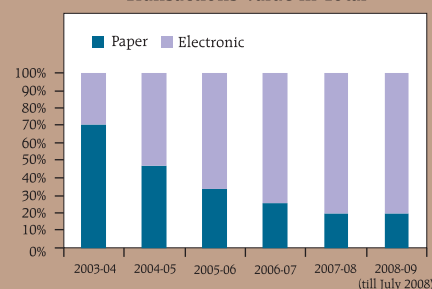
Retail Electronic Transactions
Value in percentage



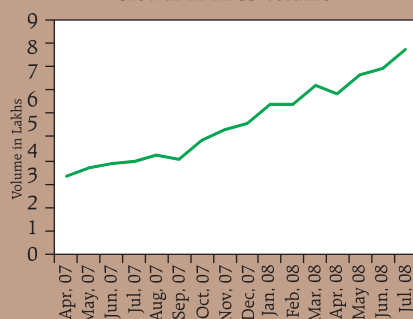
Representation of Electronic
Transactions Volume in Total



Representation of Electronic
Transactions Value in Total



Growth in RTGS Volume



Growth in RTGS Value

