

## No. 9A: Retail Electronic Payment Systems

(Number in Lakh and Amount in Rs. crore)

Year / Period	Total Electronic Payments		Electronic Clearing Services (ECS)				Electronic Funds Transfer EFT/NEFT		Card Payments#					
			NECS/ECS (Credit)		ECS (Debit)				Credit			Debit*		
1	2=(3+4+5+6+7)		3		4		5		6			7		
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number of Out-standing Cards**	Number	Amount	Number of Out-standing Cards**	Number	Amount
2003-04	1669.55	52,142.78	203.00	10,228.00	79.00	2,253.58	8.19	17,124.81	—	1,001.79	17,662.72	—	377.57	4,873.67
2004-05	2289.04	1,08,749.83	400.51	20,179.81	153.00	2,921.24	25.49	54,601.38	—	1,294.72	25,686.36	—	415.32	5,361.04
2005-06	2850.13	1,46,382.68	442.16	32,324.35	359.58	12,986.50	30.67	61,288.22	173.27	1,560.86	33,886.47	497.63	456.86	5,897.14
2006-07	3787.09	2,35,693.12	690.19	83,273.09	752.02	25,440.79	47.76	77,446.31	231.23	1,695.36	41,361.31	749.76	601.77	8,171.63
2007-08	5353.09	10,41,991.93	783.65	7,82,222.30	1271.20	48,937.20	133.15	1,40,326.48	275.47	2,282.03	57,984.73	1,024.37	883.06	12,521.22
2008-09	6678.24	5,00,321.79	883.94	97,486.58	1600.55	66,975.89	321.61	2,51,956.38	246.99	2,595.61	65,355.80	1,374.31	1,276.54	18,547.14
2009-10	7192.96	6,88,009.54	985.50	1,17,833.07	1502.14	69,818.82	663.57	4,11,087.81	183.19	2,340.65	62,851.86	1,813.87	1,701.09	26,417.97
<b>2009-10</b>														
April	505.71	55,380.45	38.20	11,134.18	122.17	5,807.17	39.42	31,728.54	243.67	185.44	4,932.37	1,405.51	120.47	1,778.20
May	520.52	42,635.99	51.19	6,665.42	121.27	5,792.75	38.94	23,474.15	240.54	182.04	4,815.94	1,430.33	127.08	1,887.71
June	550.17	51,609.91	60.72	8,668.65	127.46	5,750.13	45.04	30,513.06	228.44	191.02	4,863.35	1,463.92	125.93	1,814.71
July	637.01	63,785.64	115.45	12,797.93	126.22	5,671.51	50.97	38,261.03	222.56	202.11	4,957.33	1,512.59	142.27	2,097.84
August	633.43	57,344.37	118.95	15,037.64	117.64	5,714.31	52.22	29,400.62	219.49	196.68	4,858.34	1,550.99	147.94	2,333.46
September	607.92	54,091.91	114.20	11,420.36	116.13	6,069.78	49.49	29,582.34	213.08	191.25	4,905.47	1,590.17	136.86	2,113.96
October (P)	673.66	67,922.96	134.34	10,983.93	130.98	5,051.28	59.48	43,654.55	211.18	204.65	5,660.93	1,628.09	144.22	2,572.28
November (P)	588.45	48,791.52	75.89	7,311.27	122.19	5,815.54	55.82	28,151.66	208.41	193.24	5,256.18	1,658.30	141.32	2,256.87
December (P)	607.09	57,128.01	58.27	7,385.70	126.52	6,035.36	63.07	35,766.61	206.45	204.84	5,506.55	1,705.68	154.39	2,433.80
January (P)	613.65	59,993.14	65.14	7,733.98	125.68	5,895.96	61.95	38,446.69	204.39	202.63	5,425.51	1,741.27	158.25	2,491.00
February (P)	582.12	58,440.82	78.08	9,051.96	111.90	5,623.81	64.22	36,630.78	201.63	181.15	4,923.11	1,779.80	146.78	2,211.16
March (P)	660.68	70,392.53	70.91	9,421.60	144.66	6,296.26	82.96	45,477.78	182.83	205.94	6,769.77	1,819.72	156.20	2,427.12
<b>Total (upto Mar. 10)</b>	<b>7180.42</b>	<b>6,87,517.25</b>	<b>981.33</b>	<b>1,17,612.60</b>	<b>1492.81</b>	<b>69,523.87</b>	<b>663.57</b>	<b>4,11,087.81</b>	<b>182.83</b>	<b>2,341.00</b>	<b>62,874.86</b>	<b>1,819.72</b>	<b>1,701.70</b>	<b>26,418.11</b>
<b>2010-11</b>														
April (P)	639.14	84,186.80	78.66	12,819.03	127.39	5,873.66	74.84	57,512.21	192.88	198.27	5,473.58	1,847.91	159.97	2,508.32
<b>Total (upto Apr. 10)</b>	<b>639.14</b>	<b>84,186.80</b>	<b>78.66</b>	<b>12,819.03</b>	<b>127.39</b>	<b>5,873.66</b>	<b>74.84</b>	<b>57,512.21</b>	<b>192.88</b>	<b>198.27</b>	<b>5,473.58</b>	<b>1,847.91</b>	<b>159.97</b>	<b>2,508.32</b>

# : Card Payments figures pertain only to Point of Sale (POS) transactions.

\* : Debit Cards figures for 2003-04 and 2004-05 are estimated based on 2005-06 figures.

\*\* : Cards issued by banks (excluding those withdrawn/blocked).