

## 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#                 |                 |                  |                                |                 |                  |
|-----------------------------|---------------------------|--------------------|------------------------------------|------------------|-----------------|------------------|------------------------------------|--------------------|--------------------------------|-----------------|------------------|--------------------------------|-----------------|------------------|
|                             |                           |                    | ECS (Credit)                       |                  | ECS (Debit)     |                  |                                    |                    | Credit                         |                 |                  | Debit*                         |                 |                  |
| 1                           | 2=(3+4+5+6+7)             |                    | 3                                  |                  | 4               |                  | 5                                  |                    | 6                              |                 |                  | 7                              |                 |                  |
|                             | Volume                    | Amount             | Volume                             | Amount           | Volume          | Amount           | Volume                             | Amount             | Number of Out-standing Cards** | Volume          | Amount           | Number of Out-standing Cards** | Volume          | Amount           |
| 2003-04                     | 1,669.55                  | 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                     | 2,289.04                  | 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                     | 2,850.13                  | 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                     | 3,787.09                  | 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                     | 5,353.09                  | 10,41,991.93       | 783.65                             | 7,82,222.30      | 1,271.20        | 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 (P)                 | 6,678.24                  | 5,00,321.79        | 883.94                             | 97,486.58        | 1,600.55        | 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        |
| <b>2008-09 (P)</b>          |                           |                    |                                    |                  |                 |                  |                                    |                    |                                |                 |                  |                                |                 |                  |
| April                       | 504.99                    | 38,723.13          | 60.96                              | 8,590.47         | 127.11          | 5,009.43         | 17.02                              | 18,286.34          | 283.12                         | 215.45          | 5,611.38         | 1,049.91                       | 84.44           | 1,225.51         |
| May                         | 506.95                    | 37,466.82          | 47.25                              | 5,314.57         | 132.70          | 5,129.74         | 18.71                              | 20,067.09          | 267.34                         | 214.96          | 5,581.88         | 1,082.53                       | 93.33           | 1,373.54         |
| June                        | 514.71                    | 32,493.74          | 64.17                              | 7,553.91         | 132.26          | 5,196.29         | 19.16                              | 13,194.69          | 270.16                         | 206.21          | 5,261.63         | 1,101.52                       | 92.91           | 1,287.22         |
| July                        | 573.60                    | 45,791.13          | 92.35                              | 10,371.04        | 133.35          | 5,447.80         | 22.93                              | 22,999.52          | 268.68                         | 224.47          | 5,578.37         | 1,130.39                       | 100.49          | 1,394.40         |
| August                      | 616.33                    | 37,792.91          | 121.09                             | 9,493.34         | 133.94          | 5,546.76         | 22.61                              | 15,213.86          | 267.33                         | 226.28          | 5,801.48         | 1,140.63                       | 112.41          | 1,737.47         |
| September                   | 576.27                    | 39,119.45          | 96.34                              | 9,122.00         | 131.57          | 5,627.37         | 25.25                              | 17,221.08          | 268.20                         | 219.16          | 5,635.60         | 1,197.44                       | 103.96          | 1,513.40         |
| October                     | 642.60                    | 49,765.73          | 121.40                             | 9,733.60         | 134.92          | 5,906.58         | 30.77                              | 25,722.44          | 266.75                         | 236.47          | 6,442.34         | 1,219.60                       | 119.03          | 1,960.77         |
| November                    | 532.91                    | 41,524.54          | 57.72                              | 6,758.28         | 137.13          | 5,755.72         | 27.19                              | 22,097.04          | 265.74                         | 205.74          | 5,355.01         | 1,255.11                       | 105.13          | 1,558.49         |
| December                    | 560.72                    | 41,535.94          | 48.31                              | 7,202.24         | 135.93          | 5,901.41         | 31.95                              | 21,449.44          | 261.53                         | 225.97          | 5,311.21         | 1,275.33                       | 118.56          | 1,671.64         |
| January                     | 558.77                    | 49,523.22          | 52.93                              | 9,153.85         | 137.01          | 5,845.04         | 32.27                              | 27,635.01          | 258.71                         | 217.87          | 5,171.06         | 1,314.18                       | 118.69          | 1,718.27         |
| February                    | 544.10                    | 40,681.80          | 75.48                              | 8,431.26         | 129.05          | 5,688.24         | 33.21                              | 20,367.58          | 255.12                         | 195.98          | 4,659.48         | 1,342.36                       | 110.38          | 1,535.25         |
| March                       | 546.29                    | 45,903.38          | 45.93                              | 5,762.04         | 135.58          | 5,921.52         | 40.54                              | 27,702.30          | 246.99                         | 207.04          | 4,946.34         | 1,374.31                       | 117.21          | 1,571.18         |
| <b>Total (upto Mar. 09)</b> | <b>6,678.24</b>           | <b>5,00,321.79</b> | <b>883.94</b>                      | <b>97,486.58</b> | <b>1,600.55</b> | <b>66,975.89</b> | <b>321.61</b>                      | <b>2,51,956.38</b> | <b>246.99</b>                  | <b>2,595.61</b> | <b>65,355.80</b> | <b>1,374.31</b>                | <b>1,276.54</b> | <b>18,547.14</b> |
| <b>2009-10</b>              |                           |                    |                                    |                  |                 |                  |                                    |                    |                                |                 |                  |                                |                 |                  |
| April (P)                   | 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 (P)                     | 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 (P)                    | 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 (P)                    | 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 (P)                  | 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 (P)               | 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         |
| <b>Total (upto Jan. 10)</b> | <b>5,937.61</b>           | <b>5,58,683.90</b> | <b>832.34</b>                      | <b>99,139.05</b> | <b>1,236.25</b> | <b>57,603.80</b> | <b>516.39</b>                      | <b>3,28,979.25</b> | <b>204.39</b>                  | <b>1,953.90</b> | <b>51,181.97</b> | <b>1,741.27</b>                | <b>1,398.72</b> | <b>21,779.83</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).