

Payment and Settlement Systems

No. 43: Payment System Indicators

System			Volume (Million)				Value (₹ Billion)	
	2016-17	2017	2018		2016-17	2017	2018	
		Dec.	Jan.	Feb.		Dec.	Jan.	Feb.
	1	2	3	4	5	6	7	8
1 RTGS	107.86	10.90	11.16	10.63	1,253,652.08	128,098.85	133,665.22	114,123.57
1.1 Customer Transactions	103.66	10.58	10.85	10.34	849,950.51	90,557.83	95,866.37	82,134.80
1.2 Interbank Transactions	4.17	0.31	0.31	0.29	131,953.25	10,349.96	11,622.03	9,630.83
1.3 Interbank Clearing	0.018	0.002	0.002	0.002	271,748.31	27,191.06	26,176.82	22,357.94
2 CCIL Operated Systems	3.65	0.28	0.35	0.28	1,056,173.36	88,062.67	101,560.41	85,016.52
2.1 CBLO	0.22	0.02	0.02	0.02	229,528.33	23,657.46	29,883.06	23,264.19
2.2 Govt. Securities Clearing	1.51	0.09	0.10	0.07	404,389.08	30,067.97	32,265.24	27,459.78
2.2.1 Outright	1.34	0.07	0.08	0.06	168,741.46	8,453.70	8,696.66	6,273.99
2.2.2 Repo	0.168	0.016	0.018	0.016	235,647.62	21,614.27	23,568.57	21,185.79
2.3 Forex Clearing	1.93	0.18	0.23	0.19	422,255.95	34,337.24	39,412.12	34,292.56
3 Paper Clearing	1,206.69	96.44	98.99	93.35	80,958.15	6,752.50	6,994.65	6,553.58
3.1 Cheque Truncation System (CTS)	1,111.86	94.57	96.71	91.82	74,035.22	6,563.97	6,792.60	6,453.56
3.2 MICR Clearing	-	-	-	-	-	-	-	-
3.2.1 RBI Centres	-	-	-	-	-	-	-	-
3.2.2 Other Centres	-	-	-	-	-	-	-	-
3.3 Non-MICR Clearing	94.83	1.86	2.28	1.53	6,922.93	188.53	202.05	100.02
4 Retail Electronic Clearing	4,204.96	469.96	489.35	475.36	132,250.12	17,464.68	17,086.24	16,673.47
4.1 ECS DR	8.76	0.13	0.12	0.09	39.14	0.84	0.79	0.40
4.2 ECS CR (includes NECS)	10.10	0.51	0.50	0.49	144.08	7.24	8.68	8.10
4.3 EFT/NEFT	1,622.10	169.05	170.21	165.59	120,039.68	15,779.20	15,374.07	14,843.90
4.4 Immediate Payment Service (IMPS)	506.73	98.01	99.56	99.25	4,111.06	871.06	882.14	882.70
4.5 National Automated Clearing House (NACH)	2,057.27	202.26	218.96	209.94	7,916.17	806.34	820.57	938.35
5 Cards	12,055.87	1,178.80	1,173.66	1,116.38	30,214.00	3,469.97	3,379.02	3,225.95
5.1 Credit Cards	1,093.51	124.48	130.73	115.44	3,312.21	421.98	417.78	379.81
5.1.1 Usage at ATMs	6.37	0.71	0.75	0.69	28.39	3.34	3.41	3.22
5.1.2 Usage at POS	1,087.13	123.77	129.98	114.75	3,283.82	418.64	414.37	376.60
5.2 Debit Cards	10,962.36	1,054.32	1,042.94	1,000.93	26,901.79	3,047.99	2,961.24	2,846.13
5.2.1 Usage at ATMs	8,563.06	761.93	741.56	718.28	23,602.73	2,640.39	2,550.22	2,474.87
5.2.2 Usage at POS	2,399.30	292.39	301.37	282.66	3,299.07	407.60	411.03	371.26
6 Prepaid Payment Instruments (PPIs)	1,963.66	319.85	361.20	345.37	838.01	143.34	147.71	149.59
6.1 m-Wallet	1,629.98	288.37	326.30	310.01	532.42	125.68	125.63	131.04
6.2 PPI Cards	333.11	31.44	34.87	35.32	277.52	16.34	20.76	17.65
6.3 Paper Vouchers	0.51	0.03	0.03	0.03	25.36	1.33	1.32	0.90
7 Mobile Banking	976.85	206.38	214.55	222.81	13,104.76	1,054.57	1,121.37	1,146.07
8 Cards Outstanding	801.49	877.97	882.94	892.37	-	-	-	-
8.1 Credit Card	29.84	35.50	36.24	36.94	-	-	-	-
8.2 Debit Card	771.65	842.47	846.70	855.43	-	-	-	-
9 Number of ATMs (in actuals)	222475	221832	221620	221687	-	-	-	-
10 Number of POS (in actuals)	2529141	3027382	3061817	3079487	-	-	-	-
11 Grand Total (1.1+1.2+2+3+4+5+6)	19,542.66	2,076.22	2,134.71	2,041.36	2,282,337.40	216,800.95	236,656.45	203,384.73

Note : Data for latest 12 month period is provisional.