

No. 8: Cheque Clearing Data

(Number in Million and Amount in ₹ Billion)

Month/Year	Total		Total MICR* Centres		Total Non-MICR** Centres		Total of RBI Centres		RBI Centres***					
									Ahmedabad		Bangalore		Bhopal	
	1=(2+3)		2=(4+22)		3		4		5		6		7	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
2001-02	901.50	125752.54	537.70	109473.91	363.80	16278.63	537.70	109473.91	41.40	2075.24	44.50	2693.46	-	-
2002-03	1013.90	134243.13	598.00	109787.62	415.90	24455.51	598.00	109787.62	43.40	2250.60	48.50	3075.77	-	-
2003-04	1022.80	115959.60	624.10	91787.51	398.70	24172.09	624.10	91787.51	47.30	2806.49	54.70	3758.85	-	-
2004-05	1166.85	104588.95	941.46	93562.52	225.39	11026.43	738.48	84933.21	52.55	3526.97	60.16	4778.10	5.93	471.88
2005-06	1286.76	113291.34	1031.84	94743.71	254.92	18547.63	794.24	81949.77	60.37	4065.99	65.61	4983.44	7.19	321.81
2006-07	1367.28	120424.26	1144.10	104354.36	223.18	16069.90	830.99	85994.94	59.44	4299.56	70.25	5586.76	7.17	522.25
2007-08	1460.56	133960.66	1222.96	115286.90	237.60	18673.76	877.59	94517.48	64.73	5067.59	73.45	6323.28	7.74	626.52
2008-09	1397.39	124691.35	1163.82	104082.42	233.57	20608.93	834.72	82973.85	57.03	4771.13	68.76	5460.18	7.45	708.38
2009-10	1380.27	104099.42	1149.71	85315.17	230.57	18784.25	812.69	65221.35	58.83	4521.70	66.19	4579.73	7.11	653.26
2010-11	1387.40	101341.28	1155.06	83012.18	232.34	18329.09	814.08	61957.75	61.94	4100.98	66.35	4741.35	7.14	634.61
2010-11 (P)														
April	117.53	8599.83	97.09	7040.89	20.44	1558.94	68.18	5263.61	5.14	335.01	5.69	416.79	0.61	48.75
May	111.05	8217.73	91.98	6727.32	19.07	1490.40	64.85	5003.03	4.72	301.93	5.61	353.61	0.55	47.12
June	110.44	8358.97	91.47	6926.41	18.97	1432.56	65.01	5249.55	4.77	303.20	5.55	371.81	0.57	59.50
July	118.75	8102.69	99.66	6738.01	19.08	1364.68	70.10	5020.33	5.08	310.52	5.70	388.79	0.63	57.64
August	117.54	8116.08	97.31	6638.02	20.23	1478.07	68.36	4970.97	5.21	314.89	5.55	394.35	0.61	46.33
September	108.46	7758.62	90.69	6256.42	17.77	1502.20	63.82	4672.11	4.80	297.92	5.23	374.12	0.56	52.48
October	124.44	9077.60	104.99	7638.99	19.45	1438.60	73.21	5753.48	6.20	413.67	5.64	400.45	0.61	50.82
November	110.41	8095.69	92.18	6539.57	18.22	1556.12	64.83	4780.43	4.77	316.01	5.18	358.81	0.56	51.11
December	119.44	8747.05	100.16	7281.43	19.28	1465.61	70.35	5452.59	5.50	380.79	5.67	405.28	0.59	56.68
January	110.51	8114.13	92.17	6476.35	18.34	1637.78	65.66	4788.05	4.86	334.42	5.25	385.87	0.60	50.66
February	108.09	7978.45	90.11	6429.94	17.98	1548.51	63.73	4763.74	4.82	338.93	5.18	379.81	0.60	44.86
March	130.75	10174.45	107.24	8318.83	23.51	1855.62	75.97	6239.87	6.09	453.68	6.12	511.65	0.65	68.65
Total (upto Mar. 2011)	1387.40	101341.28	1155.06	83012.18	232.34	18329.09	814.08	61957.75	61.94	4100.98	66.35	4741.35	7.14	634.61
2010-11 (P)														
April (P)	109.75	8666.80	91.53	7063.63	18.22	1603.17	64.27	5364.54	4.90	340.78	5.44	399.84	0.53	52.71
May (P)	112.13	8445.55	94.48	7030.99	17.64	1414.56	66.82	5279.32	4.78	328.53	5.64	390.62	0.53	48.32
June (P)	105.22	7654.94	85.98	6066.19	19.24	1588.75	60.12	4466.13	4.80	324.60	5.54	397.92	0.49	48.62
July (P)	116.24	9029.37	95.83	6839.83	20.41	2189.54	66.95	4848.17	4.93	320.12	5.58	401.86	0.55	48.02
August (P)	111.67	7438.30	93.24	6075.61	18.43	1362.69	65.34	4534.75	4.74	313.78	5.43	395.71	0.54	47.79
September (P)	111.27	7649.98	92.75	6292.21	18.53	1357.77	65.16	4775.36	4.85	307.63	5.25	393.85	0.54	46.49
October (P)	113.39	8530.93	95.55	6849.49	17.85	1681.44	66.46	4824.56	5.30	351.24	5.18	410.90	0.53	46.28
November (P)	108.58	7849.52	90.00	6410.86	18.58	1438.67	62.49	4500.71	4.47	285.55	5.40	403.47	0.53	46.28
Total (upto November 2011)	888.24	65265.38	739.36	52628.81	148.89	12636.57	517.60	38593.55	38.78	2572.23	43.46	3194.16	4.24	384.52

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

** 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.

1. Non-MICR Data pertains to the Clearing Houses managed by 10 banks namely SBI (688), SBBJ (50), SB Indore (27), PNB (3), SBT (81), SBP (52), SBH (51), SBS (28), SBM (46) and United Bank of India (4).

Figures in bracket indicate Non-MICR Cheque Clearing Houses managed by the bank.

2. The other MICR Centres include 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 Million and Amount in ₹ Billion)

Month/Year	RBI Centres***													
	Bhubaneswar		Chandigarh		Chennai		Guwahati		Hyderabad		Jammu \$\$		Jaipur	
	8		9		10		11		12		13		14	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
2001-02	2.70	216.25	–	–	52.20	5008.72	3.00	195.92	30.50	1827.64	–	–	12.30	544.32
2002-03	3.30	263.49	–	–	55.70	5529.13	3.40	224.36	33.70	2150.35	–	–	13.00	582.02
2003-04	3.70	371.36	–	–	60.20	6121.58	3.70	278.40	36.90	2755.03	–	–	14.80	701.22
2004-05	4.18	472.53	11.28	1110.92	73.51	7598.83	4.24	327.14	39.02	3016.79	–	–	16.80	890.87
2005-06	4.86	536.50	12.38	1270.38	81.32	6552.78	4.82	396.60	41.68	3633.17	–	–	18.74	1134.53
2006-07	5.62	648.34	14.07	1982.05	80.35	6922.02	5.51	491.01	43.89	3959.11	–	–	19.78	1377.85
2007-08	6.00	809.94	14.14	1612.18	85.41	7788.54	5.95	551.69	45.46	4524.99	–	–	21.93	1620.22
2008-09	5.79	880.62	13.18	1454.51	83.20	8019.64	5.97	620.86	44.78	4347.37	–	–	19.76	1508.90
2009-10	5.86	627.22	13.37	1409.66	79.02	6311.01	6.36	587.73	41.49	3513.92	1.19	79.68	19.99	1311.93
2010-11	5.81	636.25	13.42	1545.50	79.04	5498.87	6.13	557.25	40.81	3328.63	2.94	192.00	21.00	1385.19
2010-11 (P)														
April	0.50	48.59	1.14	139.08	6.57	470.80	0.49	47.50	3.10	271.19	0.25	19.24	1.73	112.53
May	0.45	43.34	1.06	128.49	6.27	414.55	0.52	41.01	3.39	256.60	0.24	17.72	1.67	104.90
June	0.45	48.05	1.07	107.32	6.53	440.02	0.50	45.32	3.36	273.85	0.24	14.38	1.59	109.81
July	0.52	57.38	1.21	211.84	7.06	470.36	0.51	50.58	3.58	303.15	0.24	16.20	1.79	115.08
August	0.50	48.18	1.13	102.50	6.90	466.78	0.53	41.07	3.45	268.80	0.25	13.82	1.70	101.62
September	0.47	55.72	1.07	106.66	6.31	444.35	0.48	44.80	3.16	238.36	0.24	12.98	1.66	107.72
October	0.49	48.18	1.20	135.24	6.88	475.91	0.52	44.83	3.75	299.59	0.27	17.29	2.00	128.16
November	0.47	47.88	1.06	131.18	6.34	434.04	0.49	40.72	3.38	266.15	0.24	14.06	1.70	115.89
December	0.49	58.71	1.15	125.53	6.64	477.30	0.53	49.99	3.58	288.07	0.25	15.81	1.87	127.17
January	0.46	56.80	1.04	110.61	6.10	424.61	0.46	41.97	3.20	269.36	0.23	18.88	1.65	107.27
February	0.46	48.80	1.03	116.76	6.22	458.47	0.49	45.21	3.03	242.90	0.23	13.65	1.64	109.95
March	0.56	74.61	1.26	130.28	7.22	521.68	0.61	64.24	3.82	350.60	0.27	17.96	1.99	145.09
Total (upto Mar. 2011)	5.81	636.25	13.42	1545.50	79.04	5498.87	6.13	557.25	40.81	3328.63	2.94	192.00	21.00	1385.19
2011-12 (P)														
April (P)	0.46	44.12	1.13	146.04	6.07	485.79	0.45	45.24	3.29	318.37	0.24	18.00	1.68	126.20
May (P)	0.47	46.69	1.16	129.76	6.38	452.95	0.49	41.33	3.18	285.18	0.24	14.95	1.62	107.78
June (P)	0.47	54.97	1.17	114.28	3.27	224.49	0.49	42.90	3.34	286.90	0.23	14.45	1.61	122.72
July (P)	0.63	51.01	1.14	118.11	6.57	472.95	0.50	45.57	3.37	299.29	0.23	18.58	1.69	114.45
August (P)	0.53	44.43	1.06	96.32	6.64	464.69	0.48	40.64	3.31	289.83	0.23	13.51	1.60	106.79
September (P)	0.47	54.97	1.18	142.38	6.25	446.88	0.51	46.26	3.14	269.62	0.29	14.85	1.64	112.92
October (P)	0.47	44.34	1.11	107.25	6.02	446.83	0.46	42.89	3.05	256.44	0.24	16.29	1.65	110.77
November (P)	0.49	40.81	1.08	116.02	4.45	345.30	0.51	46.74	3.47	277.61	0.24	14.81	1.65	112.68
Total (upto November 2011)	3.98	381.35	9.03	970.16	45.66	3339.88	3.88	351.57	26.14	2283.24	1.95	125.44	13.14	914.31

\$\$ Settlement of MICR Clearing is being done in the book of Reserve Bank of India effective November, 2009.

No. 8: Cheque Clearing Data

(Number in Million and Amount in ₹ Billion)

Month/Year	RBI Centres***													
	Kanpur		Kolkata		Mumbai		Nagpur		New Delhi \$		Patna		Thiruvananthapuram	
	15		16		17		18		19		20		21	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
2001-02	6.70	323.69	52.30	3731.31	167.90	82178.16	10.20	411.51	107.90	9903.15	2.70	174.21	3.40	190.32
2002-03	7.30	345.32	53.10	4191.64	201.90	76947.48	10.90	469.24	116.40	13196.25	3.70	195.06	3.70	366.91
2003-04	7.80	413.97	47.00	4653.08	216.20	55112.93	12.00	563.30	110.70	13546.77	5.00	267.39	4.10	437.14
2004-05	8.71	472.26	59.99	5606.60	230.41	37536.70	12.44	634.95	147.93	17736.10	6.50	308.62	4.82	443.96
2005-06	9.27	553.29	64.24	6586.40	239.19	33428.29	13.48	757.72	159.72	16975.83	5.92	368.20	5.46	384.84
2006-07	9.69	643.96	68.42	6823.58	251.83	33190.90	14.56	925.47	169.09	17735.48	5.68	479.69	5.62	406.93
2007-08	10.00	698.85	73.05	7783.04	265.16	36854.07	15.13	1063.52	177.57	18009.76	6.26	610.07	5.60	573.23
2008-09	9.28	726.92	69.23	7530.68	251.27	27997.65	14.62	1062.46	172.69	16647.09	6.20	679.77	5.50	557.70
2009-10	8.96	680.11	67.89	6582.29	248.22	19393.27	14.12	902.52	162.46	12990.00	6.32	644.24	5.30	433.09
2010-11	8.46	564.49	67.48	5393.11	247.20	17069.12	14.39	883.30	160.44	14391.16	6.15	665.82	5.38	370.12
2010-11 (P)														
April	0.73	50.52	5.42	456.98	20.94	1489.94	1.22	83.83	13.66	1166.25	0.54	69.71	0.44	36.89
May	0.69	48.34	5.61	442.35	18.87	1282.78	1.12	68.07	13.13	1370.38	0.50	55.80	0.45	26.03
June	0.67	47.09	5.24	407.98	19.70	1279.46	1.14	75.24	12.73	1575.71	0.47	59.91	0.45	30.90
July	0.78	47.78	5.74	426.42	20.68	1303.81	1.24	78.80	14.35	1099.31	0.51	52.46	0.48	30.21
August	0.73	46.26	5.87	432.93	20.74	1359.18	1.16	67.22	13.12	1198.76	0.51	40.55	0.44	27.72
September	0.67	46.20	5.48	416.13	19.16	1310.97	1.10	65.32	12.50	1017.96	0.51	52.46	0.43	27.96
October	0.74	46.65	5.67	427.24	22.94	1945.40	1.33	74.47	13.96	1164.20	0.55	49.45	0.47	31.92
November	0.65	43.49	5.60	417.33	19.75	1358.20	1.15	65.01	12.59	1042.45	0.46	49.51	0.45	28.60
December	0.71	46.66	5.84	549.63	21.47	1502.81	1.24	71.96	13.80	1200.90	0.56	64.47	0.45	30.83
January	0.65	44.42	5.39	432.97	20.42	1325.68	1.16	72.29	13.24	1035.16	0.49	45.66	0.44	31.42
February	0.66	42.87	5.26	424.39	19.37	1299.71	1.14	68.96	12.72	1054.88	0.50	46.98	0.39	26.60
March	0.77	54.24	6.35	558.75	23.18	1611.19	1.39	92.15	14.63	1465.19	0.57	78.87	0.48	41.02
Total (upto Mar. 2011)	8.46	564.49	67.48	5393.11	247.20	17069.12	14.39	883.30	160.44	14391.16	6.15	665.82	5.38	370.12
2011-12 (P)														
April	0.66	48.36	4.99	433.16	19.51	1498.65	1.13	80.19	12.93	1232.09	0.48	63.58	0.37	31.42
May	0.65	47.77	5.45	435.61	19.53	1339.17	1.14	74.49	14.63	1465.19	0.48	41.56	0.44	29.42
June	0.63	45.68	3.81	297.08	19.50	1281.99	1.14	73.37	12.70	1064.88	0.51	43.26	0.43	28.02
July	0.66	44.18	5.40	302.03	19.98	1277.06	1.19	70.15	13.52	1186.86	0.59	48.25	0.43	29.68
August	0.65	43.17	5.34	276.02	20.03	1254.97	1.13	63.75	12.60	1015.46	0.63	41.99	0.41	25.93
September	0.69	45.28	5.66	428.74	19.60	1260.40	1.16	62.62	12.89	1052.80	0.67	64.74	0.37	24.93
October	0.69	47.82	4.69	340.40	21.73	1370.27	1.18	68.40	13.17	1089.88	0.54	44.45	0.44	30.12
November	0.69	46.04	5.15	376.61	19.84	1236.71	1.16	66.07	12.89	1050.79	0.49	45.14	0.43	26.29
Total (upto November 2011)	5.32	368.30	40.49	2889.64	159.72	10519.22	9.22	559.02	105.33	9157.95	4.38	392.96	3.32	225.81

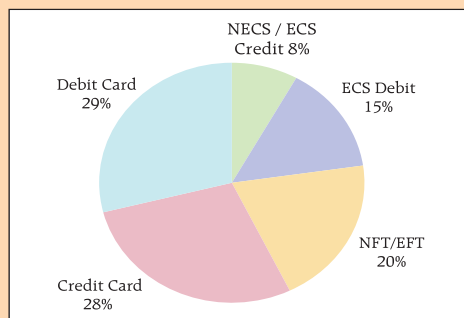
\$ Cheque Truncation System (CTS) implemented at NCR since February 2008 and complete Cheque clearing volume has been migrated to CTS from July 2009.

No. 8: Cheque Clearing Data (Concl.)

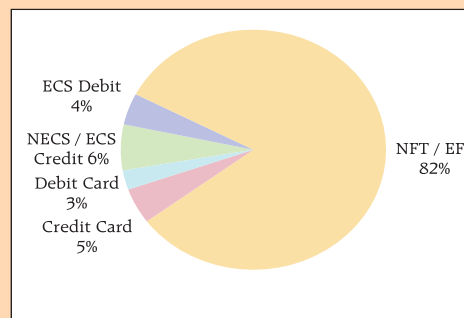
(Number in Million and Amount in ₹ Billion)

Month/Year	"Other MICR Centres"	
	22	
	Number	Amount
2001-02	-	-
2002-03	-	-
2003-04	-	-
2004-05	202.98	8629.31
2005-06	237.59	12793.94
2006-07	313.11	18359.42
2007-08	345.37	20769.42
2008-09	329.10	21108.57
2009-10	337.02	20093.82
2010-11	340.98	21054.44
2010-11 (P)		
April	28.91	1777.29
May	27.13	1724.30
June	26.46	1676.86
July	29.56	1717.68
August	28.95	1667.05
September	26.86	1584.31
October	31.78	1885.51
November	27.35	1759.14
December	29.81	1828.84
January	26.51	1688.30
February	26.38	1666.21
March	31.27	2078.96
Total (upto Mar. 2011)	340.98	21054.44
2011-12		
April (P)	27.26	1699.09
May (P)	27.67	1751.67
June (P)	25.86	1600.05
July (P)	28.88	1991.66
August (P)	27.91	1540.86
September (P)	27.59	1516.85
October (P)	29.09	2024.93
November (P)	27.52	1910.15
Total (upto November 2011)	221.76	14035.26

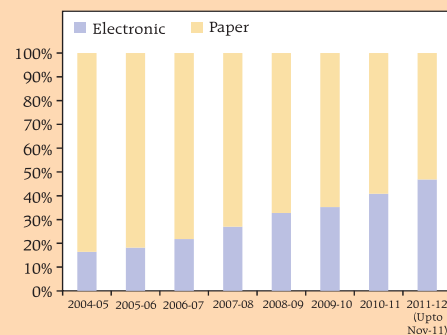
Retail Electronic Transactions-Volume in November, 2011



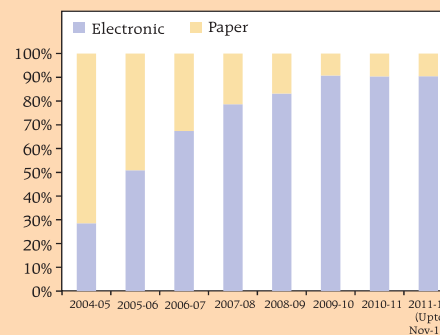
Retail Electronic Transactions-Value in November, 2011



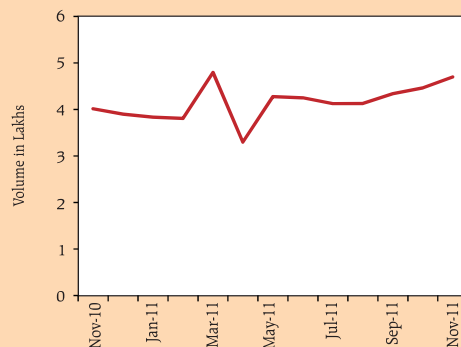
Representation of Electronic Transactions Volume in Total



Representation of Electronic Transaction Value in Total



Growth in RTGS Volume



Growth in RTGS Value

