

CURRENT STATISTICS

Money and Banking

No. 9A: Retail Electronic Payment Systems

(Number in Million and Amount in ₹ Billion)

Year/Period	Total Electronic Payments		Electronic Clearing Services (ECS)				National Electronic Funds Transfer NEFT/EFT		Card Payments#					
			NECS/ECS (Credit)		ECS (Debit)				Credit			Debit*		
	1=(2+3+4+5+6)		2		3		4		5			6		
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number of Outstanding Cards**	Number	Amount	Number of Outstanding Cards**	Number	Amount
2003-04	166.94	521.43	20.32	102.28	7.87	22.54	0.82	171.25	-	100.18	176.63	-	37.76	48.74
2004-05	228.90	1,087.50	40.05	201.80	15.30	29.21	2.55	546.01	-	129.47	256.86	-	41.53	53.61
2005-06	285.01	1,463.83	44.22	323.24	35.96	129.86	3.07	612.88	17.33	156.09	338.86	49.76	45.69	58.97
2006-07	378.71	2,356.93	69.02	832.73	75.20	254.41	4.78	774.46	23.12	169.54	413.61	74.98	60.18	81.72
2007-08	535.31	10,419.92	78.37	7,822.22	127.12	489.37	13.32	1,403.26	27.55	228.20	579.85	102.44	88.31	125.21
2008-09	667.82	5,003.22	88.39	974.87	160.05	669.76	32.16	2,519.56	24.70	259.56	653.56	137.43	127.65	185.47
2009-10	718.16	6,848.86	98.13	1,176.13	149.28	695.24	66.34	4,095.07	18.33	234.24	618.24	181.97	170.17	264.18
2010-11	908.59	13,086.87	117.30	1,816.86	156.74	736.46	132.34	9,391.49	18.04	265.14	755.16	227.84	237.06	386.91
2009-10														
April	50.57	553.80	3.82	111.34	12.22	58.07	3.94	317.29	24.37	18.54	49.32	140.55	12.05	17.78
May	52.05	426.36	5.12	66.65	12.13	57.93	3.89	234.74	24.05	18.20	48.16	143.03	12.71	18.88
June	55.02	516.10	6.07	86.69	12.75	57.50	4.50	305.13	22.84	19.10	48.63	146.39	12.59	18.15
July	63.70	637.86	11.55	127.98	12.62	56.72	5.10	382.61	22.26	20.21	49.57	151.26	14.23	20.98
August	63.34	573.44	11.89	150.38	11.76	57.14	5.22	294.01	21.95	19.67	48.58	155.10	14.79	23.33
September	60.79	540.92	11.42	114.20	11.61	60.70	4.95	295.82	21.31	19.13	49.05	159.02	13.69	21.14
October	67.37	679.23	13.43	109.84	13.10	50.51	5.95	436.55	21.12	20.46	56.61	162.81	14.42	25.72
November	58.94	487.98	7.59	73.11	12.22	58.16	5.58	281.52	20.84	19.42	52.63	165.83	14.13	22.57
December	60.71	571.28	5.83	73.86	12.65	60.35	6.31	357.67	20.64	20.48	55.07	170.57	15.44	24.34
January	61.36	599.93	6.51	77.34	12.57	58.96	6.20	384.47	20.44	20.26	54.26	174.13	15.83	24.91
February	58.21	584.41	7.81	90.52	11.19	56.24	6.42	366.31	20.16	18.12	49.23	177.98	14.68	22.11
March	66.10	677.55	7.09	94.22	14.47	62.96	8.28	438.97	18.33	20.64	57.12	181.97	15.62	24.27
Total (upto March 2010)	718.16	6,848.86	98.13	1,176.13	149.28	695.24	66.34	4,095.07	18.33	234.24	618.24	181.97	170.17	264.18
2010-11(P)														
April	63.91	841.87	7.87	128.19	12.74	58.74	7.48	575.12	19.29	19.83	54.74	184.79	16.00	25.08
May	65.79	805.63	6.57	100.61	12.62	57.40	7.74	558.67	19.02	20.95	59.36	188.25	17.90	29.59
June	67.18	796.87	8.92	129.12	12.82	61.91	8.42	524.47	18.94	20.20	55.39	191.91	16.82	25.97
July	75.40	1,054.67	12.24	237.92	12.96	59.03	9.46	670.52	18.93	21.90	58.17	195.70	18.84	29.03
August	79.00	919.55	13.39	149.42	12.64	57.91	9.80	616.42	18.85	22.61	62.59	200.09	20.55	33.21
September	73.42	885.70	10.79	127.90	12.67	59.60	9.84	609.87	18.43	21.09	58.48	203.83	19.04	29.85
October	86.01	1,224.65	16.70	253.52	13.28	89.35	11.63	777.04	18.22	22.91	67.60	208.14	21.49	37.14
November	77.98	1,115.83	9.13	174.88	13.18	60.90	11.75	773.61	18.19	23.04	69.22	211.88	20.88	37.22
December	79.56	1,321.00	7.75	217.07	13.46	62.22	13.46	937.20	18.10	23.49	68.46	216.04	21.39	36.06
January	79.32	1,197.88	6.73	91.46	13.31	61.06	12.96	938.88	18.14	24.08	69.35	218.21	22.23	37.13
February	79.20	1,162.44	10.37	111.67	13.20	49.72	13.43	905.88	18.13	21.65	62.13	222.37	20.55	33.04
March	81.83	1,760.78	6.84	95.10	13.86	58.63	16.36	1,503.81	18.04	23.40	69.67	227.84	21.37	33.57
Total (upto March 2011)	908.59	13,086.87	117.30	1,816.86	156.74	736.46	132.34	9,391.49	18.04	265.14	755.16	227.84	237.06	386.91
2011-12														
April (P)	81.53	1,631.72	7.73	158.27	13.24	62.90	14.87	1,302.94	17.78	23.23	70.55	230.26	22.46	37.06
May (P)	85.73	1,467.84	6.69	136.55	13.54	65.15	15.77	1,145.32	17.66	25.34	78.81	234.98	24.39	42.01
June (P)	87.68	1,661.88	10.40	165.70	13.27	66.48	15.95	1,319.95	17.66	24.18	71.91	239.52	23.89	37.84
July (P)	93.02	1,626.58	11.53	160.70	12.64	65.30	16.63	1,283.54	17.65	25.61	74.72	243.34	26.60	42.33
August (P)	101.78	1,641.27	15.40	221.53	13.60	67.67	17.33	1,225.68	17.58	27.69	80.79	251.48	27.75	45.61
September (P)	95.21	1,666.85	12.71	130.10	13.31	53.29	17.56	1,365.51	17.63	25.59	76.94	251.97	26.05	41.01
October (P)	109.67	1,807.89	17.20	171.21	14.09	70.46	19.25	1,420.33	17.62	28.64	89.98	255.56	30.50	55.91
November (P)	93.48	1,657.65	7.55	102.43	13.67	70.58	18.78	1,362.15	17.64	26.41	79.20	259.83	27.06	43.29
December (P)	98.97	1,938.81	7.08	154.01	14.27	73.42	20.07	1,578.34	17.67	28.15	84.22	263.80	29.41	48.82
January (P)	98.03	2,078.66	6.25	187.15	14.18	72.49	20.65	1,686.91	17.74	26.28	81.49	268.00	30.67	50.02
Total (upto January 2012)	945.09	17,179.15	102.53	1,587.66	135.81	667.73	176.85	13,690.67	17.74	261.12	788.60	268.00	268.80	443.89

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).