

Payment and Settlement Systems

No. 43: Payment System Indicators

System	Volume (Million)				Value (₹ Billion)			
	2015-16	2016			2015-16	2016		
		Jul.	Aug.	Sep.		Jul.	Aug.	Sep.
	1	2	3	4	5	6	7	8
1 RTGS	98.34	8.26	8.56	8.47	1,035,551.64	96,016.24	98,591.56	110,564.06
1.1 Customer Transactions	93.95	7.92	8.21	8.13	700,899.82	64,718.26	66,495.95	74,069.13
1.2 Interbank Transactions	4.37	0.33	0.35	0.33	123,678.19	10,201.29	11,092.37	12,618.22
1.3 Interbank Clearing	0.016	0.002	0.002	0.001	210,973.63	21,096.69	21,003.23	23,876.71
2 CCIL Operated Systems	3.12	0.35	0.34	0.31	807,370.42	89,800.06	94,427.60	97,280.80
2.1 CBLO	0.22	0.02	0.02	0.02	178,335.28	17,332.33	19,583.26	18,440.74
2.2 Govt. Securities Clearing	1.02	0.19	0.17	0.14	269,778.20	40,872.50	41,104.59	38,214.22
2.2.1 Outright	0.88	0.17	0.16	0.12	97,285.41	21,145.09	19,631.47	15,916.99
2.2.2 Repo	0.134	0.014	0.016	0.014	172,492.78	19,727.41	21,473.12	22,297.23
2.3 Forex Clearing	1.89	0.14	0.15	0.15	359,256.94	31,595.23	33,739.74	40,625.84
3 Paper Clearing	1,096.37	85.86	88.31	84.92	81,860.79	6,282.95	6,458.65	6,230.27
3.1 Cheque Truncation System (CTS)	958.39	79.24	81.62	78.94	69,889.15	5,716.59	5,924.66	5,736.57
3.2 MICR Clearing	-	-	-	-	-	-	-	-
3.2.1 RBI Centres	-	-	-	-	-	-	-	-
3.2.2 Other Centres	-	-	-	-	-	-	-	-
3.3 Non-MICR Clearing	137.98	6.61	6.69	5.99	11,971.64	566.36	533.99	493.70
4 Retail Electronic Clearing	3,141.53	336.73	307.55	314.77	91,408.14	9,040.77	9,726.54	10,769.17
4.1 ECS DR	224.75	0.87	0.83	0.73	1,651.50	2.60	2.49	1.72
4.2 ECS CR (includes NECS)	39.00	0.60	0.95	0.66	1,059.44	7.49	9.65	7.68
4.3 EFT/NEFT	1,252.88	113.48	118.55	120.15	83,273.11	8,145.39	8,764.13	9,880.29
4.4 Immediate Payment Service (IMPS)	220.81	32.18	33.89	35.93	1,622.26	251.22	268.49	289.12
4.5 National Automated Clearing House (NACH)	1,404.08	189.60	153.33	157.29	3,801.83	634.06	681.78	590.36
5 Cards	10,038.67	961.25	971.81	945.88	29,397.65	2,608.91	2,640.63	2,623.94
5.1 Credit Cards	791.67	80.05	84.59	78.53	2,437.02	246.34	260.50	244.83
5.1.1 Usage at ATMs	6.00	0.61	0.65	0.60	30.41	2.92	3.04	2.85
5.1.2 Usage at POS	785.67	79.44	83.95	77.93	2,406.62	243.41	257.46	241.98
5.2 Debit Cards	9,247.00	881.20	887.22	867.35	26,960.63	2,362.57	2,380.13	2,379.11
5.2.1 Usage at ATMs	8,073.39	752.13	756.68	742.16	25,371.36	2,191.65	2,196.44	2,219.78
5.2.2 Usage at POS	1,173.61	129.07	130.54	125.19	1,589.27	170.92	183.69	159.33
6 Prepaid Payment Instruments (PPIs)	748.02	77.85	96.28	97.07	487.58	53.40	56.46	56.28
6.1 m-Wallet	603.98	59.45	70.68	75.30	205.84	27.60	30.74	31.92
6.2 PPI Cards	143.47	18.35	25.56	21.72	253.77	23.09	23.69	21.74
6.3 Paper Vouchers	0.56	0.05	0.04	0.05	27.97	2.71	2.03	2.62
7 Mobile Banking	389.49	64.44	70.05	73.06	4,040.91	668.04	721.82	776.88
8 Cards Outstanding	686.04	723.17	738.77	755.04	-	-	-	-
8.1 Credit Card	24.51	25.94	26.38	26.86	-	-	-	-
8.2 Debit Card	661.54	697.22	712.39	728.18	-	-	-	-
9 Number of ATMs (in actuals)	212061	216030	216997	218542	-	-	-	-
10 Number of POS (in actuals)	1385668	1443899	1496769	-	-	-	-	-
11 Grand Total (1.1+1.2+2+3+4+5+6)	15,126.04	1,470.30	1,472.84	1,451.42	1,835,102.59	182,705.64	190,898.20	203,647.80

Note : Data for latest 12 month period is provisional.