

# Payment and Settlement Systems

## No. 43: Payment System Indicators

System	Volume (Million )				Value (₹ Billion)			
	2015-16	2016			2015-16	2016		
		Oct.	Nov.	Dec.		Oct.	Nov.	Dec.
	1	2	3	4	5	6	7	8
<b>1 RTGS</b>	<b>98.34</b>	<b>9.01</b>	<b>7.88</b>	<b>8.84</b>	<b>1,035,551.64</b>	<b>97,554.34</b>	<b>101,894.49</b>	<b>110,980.33</b>
1.1 Customer Transactions	93.95	8.67	7.56	8.47	700,899.82	65,533.86	66,880.17	72,702.57
1.2 Interbank Transactions	4.37	0.33	0.32	0.37	123,678.19	10,939.44	11,599.02	11,393.90
1.3 Interbank Clearing	0.016	0.001	0.002	0.002	210,973.63	21,081.04	23,415.30	26,883.86
<b>2 CCIL Operated Systems</b>	<b>3.12</b>	<b>0.27</b>	<b>0.35</b>	<b>0.31</b>	<b>807,370.42</b>	<b>82,322.56</b>	<b>97,225.02</b>	<b>95,947.71</b>
2.1 CBLO	0.22	0.02	0.02	0.02	178,335.28	17,707.05	17,637.88	24,112.95
2.2 Govt. Securities Clearing	1.02	0.12	0.17	0.13	269,778.20	30,889.57	40,141.88	38,256.72
2.2.1 Outright	0.88	0.11	0.15	0.12	97,285.41	14,508.31	20,487.42	14,966.26
2.2.2 Repo	0.134	0.013	0.015	0.015	172,492.78	16,381.26	19,654.46	23,290.46
2.3 Forex Clearing	1.89	0.13	0.17	0.16	359,256.94	33,725.94	39,445.26	33,578.04
<b>3 Paper Clearing</b>	<b>1,096.37</b>	<b>88.03</b>	<b>93.50</b>	<b>138.82</b>	<b>81,860.79</b>	<b>6,501.66</b>	<b>5,845.13</b>	<b>7,289.40</b>
3.1 Cheque Truncation System (CTS)	958.39	82.04	87.08	130.01	69,889.15	5,974.14	5,419.22	6,811.91
3.2 MICR Clearing	-	-	-	-	-	-	-	-
3.2.1 RBI Centres	-	-	-	-	-	-	-	-
3.2.2 Other Centres	-	-	-	-	-	-	-	-
3.3 Non-MICR Clearing	137.98	5.99	6.42	8.81	11,971.64	527.52	425.92	477.49
<b>4 Retail Electronic Clearing</b>	<b>3,141.53</b>	<b>346.46</b>	<b>312.73</b>	<b>418.54</b>	<b>91,408.14</b>	<b>10,634.97</b>	<b>9,748.25</b>	<b>12,608.01</b>
4.1 ECS DR	224.75	0.81	0.26	0.23	1,651.50	1.92	1.20	1.39
4.2 ECS CR (includes NECS)	39.00	0.96	0.75	0.49	1,059.44	16.54	7.74	10.31
4.3 EFT/NEFT	1,252.88	133.21	123.05	166.31	83,273.11	9,504.50	8,807.88	11,537.63
4.4 Immediate Payment Service (IMPS)	220.81	42.09	36.17	52.78	1,622.26	343.57	324.81	431.92
4.5 National Automated Clearing House (NACH)	1,404.08	169.39	152.51	198.72	3,801.83	768.44	606.62	626.76
<b>5 Cards</b>	<b>10,038.67</b>	<b>1,032.14</b>	<b>906.78</b>	<b>1,025.48</b>	<b>29,397.65</b>	<b>3,069.65</b>	<b>1,833.46</b>	<b>1,801.29</b>
5.1 Credit Cards	791.67	89.49	98.00	111.84	2,437.02	302.42	264.32	299.89
5.1.1 Usage at ATMs	6.00	0.62	0.40	0.38	30.41	3.00	1.39	1.01
5.1.2 Usage at POS	785.67	88.86	97.60	111.45	2,406.62	299.42	262.93	298.88
5.2 Debit Cards	9,247.00	942.65	808.78	913.64	26,960.63	2,767.23	1,569.14	1,501.40
5.2.1 Usage at ATMs	8,073.39	802.06	573.99	592.10	25,371.36	2,547.81	1,252.97	1,062.66
5.2.2 Usage at POS	1,173.61	140.59	234.79	321.54	1,589.27	219.41	316.16	438.74
<b>6 Prepaid Payment Instruments (PPIs)</b>	<b>748.02</b>	<b>126.90</b>	<b>169.03</b>	<b>261.09</b>	<b>487.58</b>	<b>60.22</b>	<b>50.10</b>	<b>97.70</b>
6.1 m-Wallet	603.98	99.57	138.09	213.11	205.84	33.85	33.05	74.48
6.2 PPI Cards	143.47	27.29	30.89	47.93	253.77	24.34	14.42	20.89
6.3 Paper Vouchers	0.56	0.04	0.05	0.05	27.97	2.03	2.62	2.32
<b>7 Mobile Banking</b>	<b>389.49</b>	<b>78.08</b>	<b>85.39</b>	<b>89.61</b>	<b>4,040.91</b>	<b>1,135.78</b>	<b>1,374.43</b>	<b>1,485.83</b>
<b>8 Cards Outstanding</b>	<b>686.04</b>	<b>766.63</b>	<b>771.95</b>	<b>779.83</b>	-	-	-	-
8.1 Credit Card	24.51	27.34	27.71	28.09	-	-	-	-
8.2 Debit Card	661.54	739.28	744.24	751.73	-	-	-	-
<b>9 Number of ATMs (in actuals)</b>	<b>212061</b>	<b>219578</b>	<b>220166</b>	<b>219866</b>	-	-	-	-
<b>10 Number of POS (in actuals)</b>	<b>1385668</b>	<b>1512068</b>	<b>1589263</b>	<b>1705423</b>	-	-	-	-
<b>11 Grand Total (1.1+1.2+2+3+4+5+6)</b>	<b>15,126.04</b>	<b>1,602.80</b>	<b>1,490.26</b>	<b>1,853.08</b>	<b>1,835,102.59</b>	<b>179,062.35</b>	<b>193,181.15</b>	<b>201,840.57</b>

Note : Data for latest 12 month period is provisional.