

TABLE 66 : PAYMENT SYSTEM INDICATORS

(Volume in Million; Value in ₹ Billion)

	2013-14		2014-15		2015-16	
	Volume	Value	Volume	Value	Volume	Value
1 RTGS	81.11	904,968.04	92.78	929,333.09	98.34	1,035,551.64
1.1 Customer Transactions	76.35	573,614.03	88.39	631,050.74	93.95	700,899.82
1.2 Interbank Transactions	4.75	160,638.37	4.38	122,981.62	4.37	123,678.19
1.3 Interbank Clearing	0.01	170,715.64	0.01	175,300.73	0.02	210,973.63
2 CCIL Operated Systems	2.56	621,569.63	3.03	752,000.42	3.12	807,370.42
2.1 CBLO	0.18	175,261.92	0.21	167,645.96	0.22	178,335.28
2.2 Govt. Securities Clearing	0.87	161,848.24	1.09	258,916.76	1.02	269,778.20
2.2.1 Outright	0.82	89,566.99	0.98	101,561.62	0.88	97,285.41
2.2.2 Repo	0.05	72,281.26	0.11	157,355.15	0.13	172,492.78
2.3 Forex Clearing	1.51	284,459.46	1.73	325,437.69	1.89	359,256.94
3 Paper Clearing	1,257.31	93,316.04	1,196.50	85,434.14	1,096.37	81,860.79
3.1 Cheque Truncation System (CTS)	591.38	44,691.39	964.86	66,769.93	958.39	69,889.15
3.2 MICR Clearing	440.07	30,942.81	22.43	1,850.40	-	-
3.2.1 RBI Centres	215.50	15,246.84	7.50	614.51	-	-
3.2.2 Other Centres	224.57	15,695.97	14.93	1,235.89	-	-
3.3 Non-MICR Clearing	225.86	17,681.84	209.21	16,813.81	137.98	11,971.64
4 Retail Electronic Clearing	1,108.32	47,856.29	1,687.45	65,365.51	3,141.53	91,408.14
4.1 ECS DR	192.91	1,267.96	226.01	1,739.78	224.75	1,651.50
4.2 ECS CR (Includes NECS)	152.54	2,492.19	115.35	2,019.14	39.00	1,059.44
4.3 EFT/NEFT	661.01	43,785.52	927.55	59,803.83	1,252.88	83,273.11
4.4 Immediate Payment Service (IMPS)	15.36	95.81	78.37	581.87	220.81	1,622.26
4.5 Unified Payment Interface (UPI)	-	-	-	-	-	-
4.6 National Automated Clearing House (NACH)	86.50	214.81	340.17	1,220.88	1,404.08	3,801.83
5 Cards	7,219.13	22,159.58	8,423.99	25,415.27	10,038.67	29,397.65
5.1 Credit Cards	512.03	1,556.72	619.41	1,922.63	791.67	2,437.02
5.1.1 Usage at ATMs	2.96	16.87	4.29	23.47	6.00	30.41
5.1.2 Usage at POS	509.08	1,539.85	615.12	1,899.16	785.67	2,406.62
5.2 Debit Cards	6,707.10	20,602.86	7,804.57	23,492.65	9,247.00	26,960.63
5.2.1 Usage at ATMs	6,088.02	19,648.35	6,996.48	22,279.16	8,073.39	25,371.36
5.2.2 Usage at POS	619.08	954.51	808.09	1,213.49	1,173.61	1,589.27
6 Prepaid Payment Instruments (PPIs)	133.63	81.05	314.46	213.42	748.02	487.58
6.1 m-Wallet	107.51	29.05	255.00	81.84	603.98	205.84
6.2 PPI Cards	25.60	28.36	58.91	105.35	143.47	253.77
6.3 Paper Vouchers	0.53	23.63	0.55	26.24	0.56	27.97
7 Mobile Banking	94.71	224.18	171.92	1,035.30	389.49	4,040.91
8 Grand Total (1.1+1.2+2+3+4+5+6)	9,802.05	1,519,234.99	11,718.19	1,682,461.12	15,126.04	1,835,102.59

(Continued)

TABLE 66 : PAYMENT SYSTEM INDICATORS(concl.d.)

(Volume in Million; Value in ₹ Billion)

Year	2016-17		2017-18	
	Volume	Value	Volume	Value
1 RTGS	107.86	1,253,652.08	124.46	1,467,431.99
1.1 Customer Transactions	103.66	849,950.51	120.71	1,036,698.74
1.2 Interbank Transactions	4.17	131,953.25	3.72	130,426.03
1.3 Interbank Clearing	0.02	271,748.31	0.02	300,307.22
2 CCIL Operated Systems	3.65	1,056,173.36	3.50	1,074,802.02
2.1 CBLO	0.22	229,528.33	0.20	283,307.58
2.2 Govt. Securities Clearing	1.51	404,389.08	1.12	370,363.78
2.2.1 Outright	1.34	168,741.46	0.92	113,998.80
2.2.2 Repo	0.17	235,647.62	0.20	256,364.98
2.3 Forex Clearing	1.93	422,255.95	2.17	421,130.66
3 Paper Clearing	1,206.69	80,958.15	1,170.65	81,893.24
3.1 Cheque Truncation System (CTS)	1,111.86	74,035.22	1,138.05	79,451.24
3.2 MICR Clearing	-	-	-	-
3.2.1 RBI Centres	-	-	-	-
3.2.2 Other Centres	-	-	-	-
3.3 Non-MICR Clearing	94.83	6,922.93	32.60	2,442.00
4 Retail Electronic Clearing	4,222.86	132,324.30	6,382.49	193,112.33
4.1 ECS DR	8.76	39.14	1.54	9.72
4.2 ECS CR (Includes NECS)	10.10	144.08	6.14	115.00
4.3 EFT/NEFT	1,622.10	120,039.68	1,946.36	172,228.52
4.4 Immediate Payment Service (IMPS)	506.73	4,116.24	1,009.80	8,924.98
4.5 Unified Payment Interface (UPI)	17.90	69.00	915.20	1,098.00
4.6 National Automated Clearing House (NACH)	2,057.27	7,916.17	2,503.46	10,736.12
5 Cards	12,055.87	30,214.00	13,358.62	38,214.64
5.1 Credit Cards	1,093.51	3,312.21	1,412.97	4,626.33
5.1.1 Usage at ATMs	6.37	28.39	7.81	36.68
5.1.2 Usage at POS	1,087.13	3,283.82	1,405.16	4,589.65
5.2 Debit Cards	10,962.36	26,901.79	11,945.65	33,588.31
5.2.1 Usage at ATMs	8,563.06	23,602.73	8,602.26	28,987.61
5.2.2 Usage at POS	2,399.30	3,299.07	3,343.39	4,600.70
6 Prepaid Payment Instruments (PPIs)	1,963.66	838.01	3,459.05	1,416.34
6.1 m-Wallet	1,629.98	532.42	3,025.98	1,086.75
6.2 PPI Cards	333.11	277.52	432.63	310.41
6.3 Paper Vouchers	0.56	28.08	0.44	19.19
7 Mobile Banking	976.85	13,104.76	1,872.26	14,738.54
8 Grand Total (1.1+1.2+2+3+4+5+6)	19,560.56	2,282,411.58	24,498.74	2,556,563.36

Source: Reserve Bank of India.