

**TABLE 66 : PAYMENT SYSTEM INDICATORS**

(Volume in Lakh; Value in ₹ Crore)

|                                              | 2014-15          |                  | 2015-16          |                  | 2016-17          |                  |
|----------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                                              | Volume           | Value            | Volume           | Value            | Volume           | Value            |
| <b>1 RTGS</b>                                | <b>927.80</b>    | <b>92933309</b>  | <b>983.40</b>    | <b>103555164</b> | <b>1078.50</b>   | <b>125365207</b> |
| 1.1 Customer Transactions                    | 883.90           | 63105074         | 939.50           | 70089982         | 1036.60          | 84995051         |
| 1.2 Interbank Transactions                   | 43.80            | 12298162         | 43.70            | 12367819         | 41.70            | 13195325         |
| 1.3 Interbank Clearing                       | 0.10             | 17530073         | 0.20             | 21097363         | 0.20             | 27174831         |
| <b>2 CCIL Operated Systems</b>               | <b>30.30</b>     | <b>75200041</b>  | <b>31.20</b>     | <b>80737042</b>  | <b>36.50</b>     | <b>105617336</b> |
| 2.1 CBLO                                     | 2.10             | 16764596         | 2.20             | 17833528         | 2.20             | 22952833         |
| 2.2 Govt. Securities Clearing                | 10.90            | 25891676         | 10.20            | 26977820         | 15.10            | 40438908         |
| 2.2.1 Outright                               | 9.80             | 10156162         | 8.80             | 9728541          | 13.40            | 16874146         |
| 2.2.2 Repo                                   | 1.10             | 15735515         | 1.30             | 17249278         | 1.70             | 23564762         |
| 2.3 Forex Clearing                           | 17.30            | 32543769         | 18.90            | 35925694         | 19.30            | 42225595         |
| <b>3 Paper Clearing</b>                      | <b>11965.00</b>  | <b>8543414</b>   | <b>10963.70</b>  | <b>8186079</b>   | <b>12066.90</b>  | <b>8095815</b>   |
| 3.1 Cheque Truncation System (CTS)           | 9648.60          | 6676993          | 9583.90          | 6988915          | 11118.60         | 7403522          |
| 3.2 MICR Clearing                            | 224.30           | 185040           | -                | -                | -                | -                |
| 3.2.1 RBI Centres                            | 75.00            | 61451            | -                | -                | -                | -                |
| 3.2.2 Other Centres                          | 149.30           | 123589           | -                | -                | -                | -                |
| 3.3 Non-MICR Clearing                        | 2092.10          | 1681381          | 1379.80          | 1197164          | 948.30           | 692293           |
| <b>4 Retail Electronic Clearing</b>          | <b>16874.50</b>  | <b>6536550</b>   | <b>31415.30</b>  | <b>9140814</b>   | <b>42228.56</b>  | <b>13232431</b>  |
| 4.1 ECS DR                                   | 2260.10          | 173978           | 2247.50          | 165150           | 87.60            | 3914             |
| 4.2 ECS CR (Includes NECS)                   | 1153.50          | 201914           | 390.00           | 105944           | 101.00           | 14408            |
| 4.3 EFT/NEFT                                 | 9275.50          | 5980383          | 12528.80         | 8327311          | 16221.00         | 12003968         |
| 4.4 Immediate Payment Service (IMPS)         | 783.70           | 58187            | 2208.10          | 162226           | 5067.30          | 411624           |
| 4.5 Unified Payment Interface (UPI)          | -                | -                | -                | -                | 179.00           | 6900             |
| 4.6 National Automated Clearing House (NACH) | 3401.70          | 122088           | 14040.80         | 380183           | 20572.70         | 791617           |
| <b>5 Cards</b>                               | <b>84239.80</b>  | <b>2541528</b>   | <b>100386.70</b> | <b>2939766</b>   | <b>120558.60</b> | <b>3021401</b>   |
| 5.1 Credit Cards                             | 6194.10          | 192263           | 7916.70          | 243703           | 10935.00         | 331221           |
| 5.1.1 Usage at ATMs                          | 42.90            | 2347             | 60.00            | 3041             | 63.70            | 2839             |
| 5.1.2 Usage at POS                           | 6151.20          | 189916           | 7856.70          | 240662           | 10871.30         | 328382           |
| 5.2 Debit Cards                              | 78045.70         | 2349265          | 92470.00         | 2696063          | 109623.60        | 2690180          |
| 5.2.1 Usage at ATMs                          | 69964.80         | 2227916          | 80733.90         | 2537136          | 85630.60         | 2360273          |
| 5.2.2 Usage at POS                           | 8080.90          | 121349           | 11736.10         | 158927           | 23993.00         | 329907           |
| <b>6 Prepaid Payment Instruments (PPIs)</b>  | <b>3144.60</b>   | <b>21343</b>     | <b>7480.10</b>   | <b>48758</b>     | <b>19636.60</b>  | <b>83801</b>     |
| 6.1 m-Wallet                                 | 2550.00          | 8184             | 6039.80          | 20584            | 16299.80         | 53242            |
| 6.2 PPI Cards                                | 589.10           | 10535            | 1434.70          | 25377            | 3331.10          | 27752            |
| 6.3 Paper Vouchers                           | 5.50             | 2624             | 5.60             | 2797             | 5.60             | 2808             |
| <b>7 Mobile Banking</b>                      | <b>1719.20</b>   | <b>103530</b>    | <b>3894.90</b>   | <b>404091</b>    | <b>9768.50</b>   | <b>1310476</b>   |
| <b>8 Grand Total (1.1+1.2+2+3+4+5+6)</b>     | <b>117181.90</b> | <b>168246112</b> | <b>151260.40</b> | <b>183510260</b> | <b>195605.61</b> | <b>228241160</b> |

(Continued)

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

(Volume in Lakh; Value in ₹ Crore)

| Year                                         | 2017-18          |                  | 2018-19          |                  |
|----------------------------------------------|------------------|------------------|------------------|------------------|
|                                              | Volume           | Value            | Volume           | Value            |
| <b>1 RTGS</b>                                | <b>1244.57</b>   | <b>146743199</b> | <b>1366.34</b>   | <b>171552061</b> |
| 1.1 Customer Transactions                    | 1207.12          | 103669874        | 1333.00          | 118436812        |
| 1.2 Interbank Transactions                   | 37.21            | 13042603         | 33.07            | 17251375         |
| 1.3 Interbank Clearing                       | 0.24             | 30030722         | 0.27             | 35863874         |
| <b>2 CCIL Operated Systems</b>               | <b>34.96</b>     | <b>107480202</b> | <b>36.17</b>     | <b>116551038</b> |
| 2.1 CBLO                                     | 2.04             | 28330758         | 1.30             | 18140463         |
| 2.2 Govt. Securities Clearing                | 11.18            | 37036378         | 11.11            | 50931587         |
| 2.2.1 Outright                               | 9.19             | 11399880         | 8.06             | 9355007          |
| 2.2.2 Repo                                   | 1.99             | 25636498         | 2.16             | 27124989         |
| 2.2.3 Tri-party Repo                         | -                | -                | 0.89             | 14451590         |
| 2.3 Forex Clearing                           | 21.75            | 42113066         | 23.76            | 47478988         |
| <b>3 Paper Clearing</b>                      | <b>11706.48</b>  | <b>8189324</b>   | <b>11237.61</b>  | <b>8246065</b>   |
| 3.1 Cheque Truncation System (CTS)           | 11380.48         | 7945124          | 11116.69         | 8153592          |
| 3.2 MICR Clearing                            | -                | -                | -                | -                |
| 3.2.1 RBI Centres                            | -                | -                | -                | -                |
| 3.2.2 Other Centres                          | -                | -                | -                | -                |
| 3.3 Non-MICR Clearing                        | 326.00           | 244200           | 120.92           | 92473            |
| <b>4 Retail Electronic Clearing</b>          | <b>63824.92</b>  | <b>19311233</b>  | <b>124666.55</b> | <b>26751513</b>  |
| 4.1 ECS DR                                   | 15.40            | 972              | 9.26             | 1260             |
| 4.2 ECS CR (Includes NECS)                   | 61.36            | 11500            | 53.57            | 13235            |
| 4.3 EFT/NEFT                                 | 19463.57         | 17222852         | 23188.87         | 22793608         |
| 4.4 Immediate Payment Service (IMPS)         | 10097.98         | 892498           | 17529.09         | 1590257          |
| 4.5 Unified Payment Interface (UPI)          | 9152.00          | 109800           | 53534.03         | 876969           |
| 4.6 National Automated Clearing House (NACH) | 25034.62         | 1073612          | 30351.71         | 1476184          |
| <b>5 Cards</b>                               | <b>133586.20</b> | <b>3821464</b>   | <b>160462.56</b> | <b>4512145</b>   |
| 5.1 Credit Cards                             | 14129.71         | 462633           | 17723.61         | 607881           |
| 5.1.1 Usage at ATMs                          | 78.11            | 3668             | 97.71            | 4533             |
| 5.1.2 Usage at POS                           | 14051.60         | 458965           | 17625.90         | 603348           |
| 5.2 Debit Cards                              | 119456.49        | 3358831          | 142738.96        | 3904264          |
| 5.2.1 Usage at ATMs                          | 86022.56         | 2898761          | 98596.15         | 3310789          |
| 5.2.2 Usage at POS                           | 33433.93         | 460070           | 44142.81         | 593475           |
| <b>6 Prepaid Payment Instruments (PPIs)</b>  | <b>34590.46</b>  | <b>141634</b>    | <b>46043.38</b>  | <b>212876</b>    |
| 6.1 m-Wallet                                 | 30259.82         | 108675           | 41392.81         | 183655           |
| 6.2 PPI Cards                                | 4326.26          | 31041            | 4650.03          | 29134            |
| 6.3 Paper Vouchers                           | 4.38             | 1919             | 0.54             | 87               |
| <b>7 Mobile Banking</b>                      | <b>18722.63</b>  | <b>1473854</b>   | <b>62003.19</b>  | <b>2958407</b>   |
| 8.1 Credit Card                              | 374.85           | -                | 470.90           | -                |
| 8.2 Debit Card                               | 8610.76          | -                | 9246.30          | -                |
| <b>8 Grand Total (1.1+1.2+2+3+4+5+6)</b>     | <b>244987.36</b> | <b>255656336</b> | <b>343812.30</b> | <b>291961824</b> |

Source: Reserve Bank of India.