

Payment Systems Department
Payment Systems Summary Statistics¹
3rd Quarter of FY14, (January-March, 2014)

(Amount in Million Rupees)

Products\Transactions Type	October-December, 2013		January-March, 2014 (P)		(Growth %)	
	Number	Amount	Number	Amount	Number	Amount
Interbank Settlement Through PRISM(RTGS)	141,667	35,171,549	156,159	38,769,761	10.2%	10.2%
Interbank Fund Transfer (IBFT)	118,660	15,710,526	129,796	16,308,344	9.4%	3.8%
Retail Cheque Clearing	11,018	3,119,194	11,249	2,901,440	2.1%	-7.0%
Securities Settlement ²	11,989	16,341,829	15,114	19,559,978	26.1%	19.7%
Intraday Liquidity Facility(ILF)	326	1,111,524				
Paper Based('000)	93,046	28,123	86,594	27,517	-6.9%	-2.2%
e-Banking (Financial Transactions,'000)	97,484	8,324,401	102,325	8,327,825	5.0%	0.0%
ATM	61,671	635,370	65,301	674,501	5.9%	6.2%
Points of Sale (POS)	5,708	29,211	6,150	32,258	7.7%	10.4%
Real Time Online Banking (RTOB)	24,540	7,480,974	24,489	7,428,764	-0.2%	-0.7%
Mobile	1,470	15,223	1,678	17,240	14.1%	13.3%
Call Centre (IVR)	167	2,290	165	2,385	-1.0%	4.1%
Internet	3,926	161,332	4,542	172,677	15.7%	7.0%
e-Banking (Non Financial Transactions)	46,557		49,039		5.3%	
ATMs	21,644		23,486		8.5%	
Internet	12,188		12,696		4.2%	
Mobile	10,240		10,131		-1.1%	
Call Centre	2,486		2,727		9.7%	
Financial Infrastructure (As on Position)						
Total Bank Branches	11,149		11,153		0.0%	
Online Branches Network	10,596		10,601		0.0%	
Automated Teller Machines (ATMs)	7,684		8,077		5.1%	
Point of Sale (POS)	33,734		33,802		0.2%	
Cards Numbers (As On Position)	22,380,221		24,311,578		8.6%	
ATM Only Cards	996,161		958,229		-3.8%	
Credit Cards	1,335,976		1,333,674		-0.2%	
Debit Cards	20,048,084		22,019,675		9.8%	
Smart Cards ³	210,056		209,506		-0.3%	
Islamic Credit Cards ³	11,186		10,260		-8.3%	
Registered Users (As On Position)	15,313,338		16,039,644		4.7%	
Internet	1,369,233		1,429,290		4.4%	
Mobile	1,508,126		1,462,935		-3.0%	
Call Centre	12,435,979		13,147,419		5.7%	

1.It does not include Microfinance Banks Data

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2.It includes Intraday liquidity Facility (ILF) Transactions

3. Included in Credit Cards

Payment Systems Department
Payment Systems Detailed Statistics
3rd Quarter of FY14, (January-March, 2014)

(Number in Thousands & Amount in Million Rupees)

Products\Transactions Type	October-December, 2013		January-March, 2014 (P)		(Growth %)	
	Number	Amount	Number	Amount	Number	Amount
Paper Based	93,046	28,122,649	86,594	27,517,201	-6.9%	-2.2%
Cash withdrawals through Cheques	42,268	4,123,642	40,548	3,834,236	-4.1%	-7.0%
Transfer through Cheques	29,826	13,299,681	25,584	13,071,850	-14.2%	-1.7%
Clearing through Cheques	15,628	6,209,510	15,323	6,387,964	-1.9%	2.9%
Cheque Refund	10	27,433	9	25,058	-1.2%	-8.7%
Pay Orders	2,075	1,464,091	2,034	1,425,196	-2.0%	-2.7%
Demand Drafts	1,680	781,915	1,597	691,832	-4.9%	-11.5%
Telegraphic Transfers	444	709,933	433	755,867	-2.5%	6.5%
Mail Transfers	234	599,966	168	357,743	-28.5%	-40.4%
Dividend Warrants	205	38,705	138	65,398	-32.5%	69.0%
Direct Debit	654	866,145	721	899,213	10.2%	3.8%
Others (coupons & refund vouchers)	22	1,627	37	2,844	66.1%	74.9%
ATM Transactions	61,671	635,370	65,301	674,501	5.9%	6.2%
Cash Withdrawal	59,263	518,604	62,702	547,839	5.8%	5.6%
Cash Deposit	3	27	1	12	-52.9%	-53.3%
Deposit of Payment Instrument	0	1	0.000	-	-100.0%	-100.0%
Utility Bills Payment	153	386	160	368	4.6%	-4.8%
A/c to A/c Funds Transfer	1,051	54,633	1,136	57,124	8.1%	4.6%
Third Party A/c to A/c Funds Transfer	1,202	61,720	1,301	69,157	8.2%	12.0%
Internet	3,926	161,332	4,542	172,677	15.7%	7.0%
Payment Through Internet (Excl. Util. Bill Payments)	489	73,668	524	74,584	7.1%	1.2%
Utility Bills Payment	732	2,380	763	2,219	4.2%	-6.7%
A/c to A/c Funds Transfer	1,337	41,850	1,665	44,686	24.5%	6.8%
3rd Party A/c to A/c Funds Transfer	1,368	43,435	1,591	51,187	16.2%	17.8%
Mobile	1,470	15,223	1,678	17,240	14.1%	13.3%
Payment Through Mobile (Excl. Util. Bill Payments)	75	232	82	268	8.8%	15.3%
Utility Bills Payment	1,055	1,484	1,204	1,177	14.1%	-20.7%
A/c to A/c Funds Transfer	166	5,760	180	6,380	8.5%	10.8%
3rd Party A/c to A/c Funds Transfer	174	7,746	212	9,415	21.8%	21.5%
Call Center	167	2,290	165	2,385	-1.0%	4.1%
Payment Through Call Center (Excl. Util. Bill Payments)	58	625	56	676	-2.4%	8.2%
Utility Bills Payment	80	364	76	290	-5.3%	-20.5%
A/c to A/c Funds Transfer	27	1,209	31	1,310	12.9%	8.4%
3rd Party A/c to A/c Funds Transfer	2	93	2	110	24.5%	18.1%
Real Time Online Banking (RTOB)	24,540	7,480,974	24,489	7,428,764	-0.2%	-0.7%
Real Time Cash Withdrawals	5,232	476,480	5,173	497,477	-1.1%	4.4%
Real Time Cash Deposits	9,220	669,222	9,031	699,746	-2.0%	4.6%
Real Time A\C to A\C Funds Transfers	6,100	4,404,654	6,165	4,295,598	1.1%	-2.5%
Real Time 3rd Party A\C to A\C Funds Transfers	3,989	1,930,619	4,120	1,935,943	3.3%	0.3%
Points of Sale(POS) Transactions	5,708	29,211	6,150	32,258	7.7%	10.4%
Cross Border Transactions (Net)	(183)	(350)	124	1,040	167.9%	396.8%
ATM Transactions	(66)	1,358	215	3,030	423.8%	123.2%
POS Transactions	(56)	(939)	(18)	(835)	67.0%	11.1%
Internet Transactions	(61)	(769)	(72)	(1,156)	-19.7%	-50.3%
Debit Card Transactions	70,643	701,610	75,777	741,278	7.3%	5.7%
Credit Card Transactions	2,919	18,809	2,953	19,615	1.2%	4.3%

The data is compiled on the basis of Banks Reporting and It does not include Microfinance Banks Data.

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