

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY05				FY06	
	Q1	Q2	Q3	Q4	Q1	Q2
1. E-Banking Infrastructure *						
Real Time Online Branches (RTOB)	2,348	2,475	2,582	2,897	3,030	3,265
Automated Teller Machines (ATM)	723	786	842	1,028	1,141	1,217
Point of Sale (POS)	-	-	-	-	21,898	26,845
2. Credit Cards						
Credit Cards	729	808	898	1,041	1,181	1,257
Outstanding Amount	12,728	14,145	15,515	19,340	23,626	27,099
3. Debit Cards	1,469	1,585	1,712	1,933	2,197	2,863
4. E-Banking Financial Transactions						
Number of Transactions	10,015	10,562	11,454	11,656	16,526	17,674
Amount	61,106	72,493	80,158	92,291	2,220,142	2,379,063
4.1 ATM Transactions						
Number of Transactions	6,531	7,001	7,622	6,756	8,109	7,948
Amount	32,610	37,502	39,812	43,810	50,403	46,728
i. Cash Withdrawal						
Number of Transactions	6,531	7,001	7,622	6,756	8,098	7,935
Amount	32,610	37,502	39,812	43,810	50,365	46,675
ii. Cash Deposit						
Number of Transactions	-	-	-	-	2	3
Amount	-	-	-	-	26	41
iii. Deposit of Payment Instrument						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
iv. Utility Bills Payment						
Number of Transactions	-	-	-	-	6	7
Amount	-	-	-	-	9	8
v. A/c to A/c Funds Transfer						
Number of Transactions	-	-	-	-	2	3
Amount	-	-	-	-	2	3
vi. Third Party A/c to A/c Funds Transfer						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
4.2 POS Transactions						
Number of Transactions	2,942	2,957	3,075	3,922	2,133	2,367
Amount	10,143	9,818	10,408	12,479	5,136	6,638
4.3 RTOB Transactions						
Number of Transactions	543	603	757	978	6,284	7,358
Amount	18,354	25,173	29,938	36,002	2,164,602	2,325,697
i. Real Time Cash Withdrawals						
Number of Transactions	543	603	757	978	790	770
Amount	18,354	25,173	29,938	36,002	80,039	77,513
ii. Real Time Cash Deposits						
Number of Transactions	-	-	-	-	1,777	1,953
Amount	-	-	-	-	214,402	167,986
iii. Real Time A/c to A/c Funds Transfer						
Number of Transactions	-	-	-	-	3,028	3,476
Amount	-	-	-	-	1,217,066	1,334,358
iv. Real Time 3rd Party A/c to A/c Funds						
Number of Transactions	-	-	-	-	688	1,159
Amount	-	-	-	-	653,096	745,840

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(Number in Thousands & Amount in Million Rs.)

Product/Item	FY05				FY06	
	Q1	Q2	Q3	Q4	Q1	Q2
4.4 Mobile Transactions						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
i. Payment Through Mobile						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
ii. Utility Bills Payment						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
iii. A/c to A/c Funds Transfer						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
4.5 Call Centre Transactions						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
i. Payment Through Call Centre						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
ii. Utility Bills Payment						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
iii. A/c to A/c Funds Transfer						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
4.6 Internet Transactions						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
i. Payment Through Internet						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
ii. Utility Bills Payment						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
iii. A/c to A/c Funds Transfer						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	-	-	-	-	-	-
Amount	-	-	-	-	-	-

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY06		FY07			
	Q3	Q4	Q1	Q2	Q3	Q4
1. E-Banking Infrastructure						
Real Time Online Branches (RTOB)	3,424	3,555	3,761	3,947	4,091	4,179
Automated Teller Machines (ATM)	1,363	1,612	1,729	1,948	2,174	2,294
Point of Sale (POS)	27,127	32,331	34,772	38,460	43,211	46,329
2. Credit Cards						
Credit Cards	1,449	973	1,355	1,548	1,663	1,698
Outstanding Amount	29,679	33,538	36,643	39,198	40,576	42,822
3. Debit Cards						
	3,033	2,740	3,304	3,483	3,788	3,983
4. E-Banking Financial Transactions						
Number of Transactions	15,978	20,160	21,704	23,945	25,769	28,017
Amount	1,327,201	2,478,717	2,256,307	2,425,852	2,706,323	3,073,272
4.1 ATM Transactions						
Number of Transactions	8,902	10,089	11,424	12,537	13,174	14,404
Amount	53,156	60,809	70,320	77,689	88,079	88,214
i. Cash Withdrawal						
Number of Transactions	8,876	10,051	11,371	12,526	13,086	14,393
Amount	52,644	59,917	68,541	77,656	84,491	88,186
ii. Cash Deposit						
Number of Transactions	2	3	2	2	2	2
Amount	31	30	33	23	18	18
iii. Deposit of Payment Instrument						
Number of Transactions	1	1	1	-	1	-
Amount	17	20	19	-	13	-
iv. Utility Bills Payment						
Number of Transactions	7	8	7	7	7	7
Amount	8	12	9	8	8	8
v. A/c to A/c Funds Transfer						
Number of Transactions	6	7	10	2	20	2
Amount	144	184	579	2	1,364	2
vi. Third Party A/c to A/c Funds Transfer						
Number of Transactions	10	20	33	-	59	-
Amount	311	646	1,138	-	2,185	-
4.2 POS Transactions						
Number of Transactions	3,161	3,235	3,671	3,667	4,028	4,223
Amount	9,464	11,211	12,596	13,156	13,401	14,584
4.3 RTOB Transactions						
Number of Transactions	3,707	6,626	6,284	7,358	7,941	8,946
Amount	1,259,355	2,399,438	2,164,602	2,325,697	2,589,703	2,959,903
i. Real Time Cash Withdrawals						
Number of Transactions	774	908	790	770	814	1,013
Amount	77,140	87,264	80,039	77,513	90,748	90,471
ii. Real Time Cash Deposits						
Number of Transactions	1,490	1,809	1,777	1,953	2,271	2,647
Amount	203,472	239,968	214,402	167,986	193,551	252,322
iii. Real Time A/c to A/c Funds Transfer						
Number of Transactions	919	3,286	3,028	3,476	3,469	3,816
Amount	292,952	1,366,580	1,217,066	1,334,358	1,414,877	1,778,438
iv. Real Time 3rd Party A/c to A/c Funds						
Number of Transactions	523	622	688	1,159	1,387	1,470
Amount	685,791	705,627	653,096	745,840	890,527	838,672

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(Number in Thousands & Amount in Million Rs.)

Product/Item	FY06		FY07			
	Q3	Q4	Q1	Q2	Q3	Q4
4.4 Mobile Transactions						
Number of Transactions	-	-	-	-	-	4
Amount	-	-	-	-	-	1
i. Payment Through Mobile						
Number of Transactions	-	-	-	-	-	1
Amount	-	-	-	-	-	0
ii. Utility Bills Payment						
Number of Transactions	-	-	-	-	-	0
Amount	-	-	-	-	-	0
iii. A/c to A/c Funds Transfer						
Number of Transactions	-	-	-	-	-	1
Amount	-	-	-	-	-	0
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	-	-	-	-	-	1
Amount	-	-	-	-	-	0
4.5 Call Centre Transactions						
Number of Transactions	103	88	168	167	145	170
Amount	1,175	2,297	2,744	2,398	2,112	2,286
i. Payment Through Call Centre						
Number of Transactions	57	22	77	63	53	55
Amount	884	928	955	491	592	634
ii. Utility Bills Payment						
Number of Transactions	24	29	38	35	43	68
Amount	19	49	97	92	105	193
iii. A/c to A/c Funds Transfer						
Number of Transactions	19	35	52	68	49	47
Amount	270	1,319	1,691	1,813	1,412	1,457
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	2	2	1	1	0	0
Amount	2	1	1	1	2	2
4.6 Internet Transactions						
Number of Transactions	106	122	158	216	481	270
Amount	4,051	4,961	6,045	6,912	13,029	8,284
i. Payment Through Internet						
Number of Transactions	12	11	13	14	37	27
Amount	81	67	71	106	273	156
ii. Utility Bills Payment						
Number of Transactions	15	20	29	66	156	86
Amount	15	24	91	149	348	178
iii. A/c to A/c Funds Transfer						
Number of Transactions	70	79	103	121	256	138
Amount	3,863	4,780	5,747	6,500	11,997	7,693
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	10	11	13	15	32	20
Amount	93	89	137	157	411	257

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY08				FY09	
	Q1	Q2	Q3	Q4	Q1	Q2
1. E-Banking Infrastructure						
Real Time Online Branches (RTOB)	4,444	4,979	5,124	5,282	5,421	5,857
Automated Teller Machines (ATM)	2,470	2,618	3,021	3,121	3,275	3,523
Point of Sale (POS)	44,258	41,224	42,860	43,903	46,666	48,944
2. Credit Cards						
Credit Cards	1,623	1,664	1,551	1,777	1,753	1,785
Outstanding Amount	46,234	46,844	44,653	44,427	43,860	40,523
3. Debit Cards						
	4,729	4,816	4,680	4,905	5,145	5,985
4. E-Banking Financial Transactions						
Number of Transactions	30,124	30,159	31,236	34,349	37,975	39,187
Amount	3,369,300	3,392,781	4,096,237	3,612,785	3,240,341	3,589,592
4.1 ATM Transactions						
Number of Transactions	16,009	16,519	16,399	19,033	21,948	21,409
Amount	104,139	109,527	109,955	129,513	158,283	152,855
i. Cash Withdrawal						
Number of Transactions	15,999	16,508	16,385	19,020	21,613	21,071
Amount	104,107	109,490	109,914	129,461	141,094	135,571
ii. Cash Deposit						
Number of Transactions	2	2	3	3	5	4
Amount	22	27	30	40	61	54
iii. Deposit of Payment Instrument						
Number of Transactions	-	-	-	-	1	1
Amount	-	-	-	-	16	13
iv. Utility Bills Payment						
Number of Transactions	6	6	8	6	6	7
Amount	8	8	8	8	9	16
v. A/c to A/c Funds Transfer						
Number of Transactions	2	2	3	3	45	58
Amount	2	2	3	3	1,318	2,031
vi. Third Party A/c to A/c Funds Transfer						
Number of Transactions	-	-	-	-	279	267
Amount	-	-	-	-	15,784	15,170
4.2 POS Transactions						
Number of Transactions	4,543	4,305	4,373	4,264	4,557	4,670
Amount	15,982	15,629	17,100	20,218	22,774	21,678
4.3 RTOB Transactions						
Number of Transactions	9,071	8,819	9,888	10,452	10,764	12,362
Amount	3,237,687	3,255,109	3,954,188	3,448,309	3,042,589	3,397,098
i. Real Time Cash Withdrawals						
Number of Transactions	1,072	1,106	1,426	1,792	1,806	2,047
Amount	79,846	91,015	193,078	126,101	117,228	128,865
ii. Real Time Cash Deposits						
Number of Transactions	2,553	2,828	3,663	3,995	4,166	4,891
Amount	231,295	299,535	336,081	327,158	323,630	373,681
iii. Real Time A/c to A/c Funds Transfer						
Number of Transactions	3,925	3,306	2,893	2,748	3,009	3,389
Amount	1,916,502	2,292,969	2,546,640	2,268,423	1,976,732	2,167,867
iv. Real Time 3rd Party A/c to A/c Funds						
Number of Transactions	1,521	1,580	1,907	1,917	1,783	2,035
Amount	1,010,045	571,590	878,388	726,627	624,998	726,686

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY08				FY09	
	Q1	Q2	Q3	Q4	Q1	Q2
4.4 Mobile Transactions						
Number of Transactions	10	11	13	15	16	18
Amount	2	3	3	4	4	4
i. Payment Through Mobile						
Number of Transactions	6	7	8	10	10	11
Amount	1	1	1	1	2	2
ii. Utility Bills Payment						
Number of Transactions	0	0	0	0	0	0
Amount	0	0	0	0	0	0
iii. A/c to A/c Funds Transfer						
Number of Transactions	3	4	4	5	6	6
Amount	1	1	2	2	2	2
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	0	0	0	0	0	0
Amount	0	0	0	0	0	0
4.5 Call Centre Transactions						
Number of Transactions	207	189	210	220	218	202
Amount	2,693	2,284	2,404	2,546	2,944	1,927
i. Payment Through Call Centre						
Number of Transactions	57	52	59	57	51	49
Amount	681	533	679	816	1,083	553
ii. Utility Bills Payment						
Number of Transactions	91	100	113	129	135	126
Amount	279	235	229	298	399	311
iii. A/c to A/c Funds Transfer						
Number of Transactions	59	37	38	35	32	27
Amount	1,729	1,513	1,492	1,430	1,460	1,062
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	0	0	0	0	0	0
Amount	5	3	3	3	2	1
4.6 Internet Transactions						
Number of Transactions	283	317	354	365	470	526
Amount	8,797	10,228	12,587	12,196	13,747	16,030
i. Payment Through Internet						
Number of Transactions	29	36	43	46	54	55
Amount	264	1,386	2,480	2,294	2,206	1,794
ii. Utility Bills Payment						
Number of Transactions	90	97	107	118	137	146
Amount	188	167	168	245	341	297
iii. A/c to A/c Funds Transfer						
Number of Transactions	145	163	176	160	235	277
Amount	8,013	8,283	9,264	8,791	9,564	12,380
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	19	22	28	41	45	47
Amount	332	391	676	865	1,637	1,559

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY09		FY10			
	Q3	Q4	Q1	Q2	Q3	Q4
1. E-Banking Infrastructure						
Real Time Online Branches (RTOB)	5,961	6,040	6,119	6,587	6,634	6,671
Automated Teller Machines (ATM)	3,783	3,999	4,055	4,217	4,375	4,465
Point of Sale (POS)	48,399	49,715	51,685	50,920	51,577	52,049
2. Credit Cards						
Credit Cards	1,674	1,664	1,645	1,632	1,606	1,613
Outstanding Amount	37,587	35,533	33,828	31,257	29,345	28,280
3. Debit Cards	5,834	6,395	6,898	7,555	8,086	8,140
4. E-Banking Financial Transactions						
Number of Transactions	41,402	30,824	46,282	46,136	50,271	53,596
Amount	3,858,040	236,620	3,898,451	4,136,528	4,476,788	4,821,769
4.1 ATM Transactions						
Number of Transactions	22,553	25,270	27,881	26,868	29,398	31,142
Amount	168,467	189,112	211,688	210,689	232,639	250,289
i. Cash Withdrawal						
Number of Transactions	22,529	25,239	27,250	26,187	28,260	30,304
Amount	168,386	189,008	187,231	182,013	182,920	216,028
ii. Cash Deposit						
Number of Transactions	6	6	6	7	0	8
Amount	57	63	70	67	18	69
iii. Deposit of Payment Instrument						
Number of Transactions	-	-	0	1	37	0
Amount	-	-	22	26	43	21
iv. Utility Bills Payment						
Number of Transactions	12	19	29	32	383	42
Amount	19	35	54	43	18,640	66
v. A/c to A/c Funds Transfer						
Number of Transactions	6	6	342	359	359	384
Amount	6	6	14,513	16,923	15,509	16,670
vi. Third Party A/c to A/c Funds Transfer						
Number of Transactions	-	-	252	283	359	404
Amount	-	-	9,799	11,618	15,509	17,435
4.2 POS Transactions						
Number of Transactions	4,388	4,665	4,417	3,985	3,697	3,664
Amount	21,668	23,462	23,052	18,383	17,242	16,716
4.3 RTOB Transactions						
Number of Transactions	13,701	-	13,079	14,224	15,943	17,369
Amount	3,649,744	-	3,633,602	3,866,712	4,184,753	4,516,848
i. Real Time Cash Withdrawals						
Number of Transactions	2,281	-	2,165	2,274	2,531	2,791
Amount	137,044	-	133,617	146,680	167,490	185,467
ii. Real Time Cash Deposits						
Number of Transactions	5,302	-	5,103	5,720	6,532	6,963
Amount	405,809	-	396,084	406,605	461,125	546,956
iii. Real Time A/c to A/c Funds Transfer						
Number of Transactions	3,884	-	3,503	3,825	4,289	4,708
Amount	2,367,551	-	2,351,616	2,530,152	2,762,431	2,943,246
iv. Real Time 3rd Party A/c to A/c Funds						
Number of Transactions	2,233	-	2,307	2,404	2,591	2,907
Amount	739,340	-	752,286	783,275	793,707	841,178

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(Number in Thousands & Amount in Million Rs.)

Product/Item	FY09		FY10			
	Q3	Q4	Q1	Q2	Q3	Q4
4.4 Mobile Transactions						
Number of Transactions	15	22	54	78	100	369
Amount	3	5	152	384	594	1,089
i. Payment Through Mobile						
Number of Transactions	10	11	11	10	13	14
Amount	1	2	2	3	57	68
ii. Utility Bills Payment						
Number of Transactions	0	4	24	45	58	319
Amount	0	1	8	17	20	356
iii. A/c to A/c Funds Transfer						
Number of Transactions	5	6	19	23	28	36
Amount	2	2	142	365	517	665
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	0	0	0	0	0	0
Amount	0	0	0	0	0	0
4.5 Call Centre Transactions						
Number of Transactions	234	278	275	254	247	229
Amount	1,781	1,820	2,092	1,686	1,608	1,694
i. Payment Through Call Centre						
Number of Transactions	71	102	103	95	87	75
Amount	467	395	469	405	366	395
ii. Utility Bills Payment						
Number of Transactions	135	149	148	137	138	133
Amount	306	431	549	404	364	465
iii. A/c to A/c Funds Transfer						
Number of Transactions	26	25	21	19	19	18
Amount	996	971	1,052	853	858	813
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	1	2	3	2	2	3
Amount	12	23	23	24	20	21
4.6 Internet Transactions						
Number of Transactions	511	589	577	728	886	824
Amount	16,377	22,221	27,866	38,673	39,953	35,132
i. Payment Through Internet						
Number of Transactions	62	74	87	164	129	135
Amount	1,875	2,141	5,078	13,875	14,832	15,941
ii. Utility Bills Payment						
Number of Transactions	179	209	226	299	429	362
Amount	320	501	631	626	877	970
iii. A/c to A/c Funds Transfer						
Number of Transactions	211	235	171	163	172	197
Amount	12,162	17,044	18,182	20,085	17,038	11,903
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	58	70	93	101	156	129
Amount	2,019	2,535	3,975	4,087	7,206	6,319

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY11				FY12	
	Q1	Q2	Q3	Q4	Q1	Q2
1. E-Banking Infrastructure						
Real Time Online Branches (RTOB)	6,727	7,036	7,089	7,416	7,885	8,905
Automated Teller Machines (ATM)	4,562	4,734	4,948	5,200	5,318	5,409
Point of Sale (POS)	48,632	44,383	40,539	37,232	36,473	35,703
2. Credit Cards						
Credit Cards	1,677	1,564	1,384	1,385	1,363	1,278
Outstanding Amount	26,868	25,799	24,839	24,626	23,586	23,112
3. Debit Cards	8,697	10,910	11,348	11,990	12,553	13,321
4. E-Banking Financial Transactions						
Number of Transactions	52,586	56,424	59,912	66,267	65,268	66,962
Amount	4,650,171	5,462,431	5,801,286	6,237,270	6,155,595	6,453,991
4.1 ATM Transactions						
Number of Transactions	30,934	32,656	34,899	39,073	38,805	40,054
Amount	262,524	287,492	304,819	347,218	353,505	382,831
i. Cash Withdrawal						
Number of Transactions	30,052	31,679	33,735	37,655	37,427	38,608
Amount	227,090	247,498	260,235	289,974	293,325	317,472
ii. Cash Deposit						
Number of Transactions	7	7	6	7	7	6
Amount	58	63	50	55	56	54
iii. Deposit of Payment Instrument						
Number of Transactions	0	0	0	1	0	0
Amount	121	7	6	9	5	3
iv. Utility Bills Payment						
Number of Transactions	47	52	56	75	90	67
Amount	96	82	89	154	222	165
v. A/c to A/c Funds Transfer						
Number of Transactions	384	427	543	611	530	583
Amount	16,293	19,148	19,931	23,252	23,330	28,056
vi. Third Party A/c to A/c Funds Transfer						
Number of Transactions	444	492	558	725	751	790
Amount	18,865	20,695	24,507	33,773	36,567	37,081
4.2 POS Transactions						
Number of Transactions	3,427	3,618	3,450	3,818	4,137	4,197
Amount	15,757	19,747	16,491	17,544	18,009	19,562
4.3 RTOB Transactions						
Number of Transactions	16,459	18,203	19,234	20,511	19,599	20,256
Amount	4,329,080	5,107,057	5,424,743	5,790,388	5,694,511	5,968,440
i. Real Time Cash Withdrawals						
Number of Transactions	2,810	2,906	3,146	3,598	3,431	3,451
Amount	183,379	203,595	221,856	227,635	230,520	246,080
ii. Real Time Cash Deposits						
Number of Transactions	5,998	6,866	7,277	7,555	6,746	7,264
Amount	380,405	509,445	526,349	517,343	494,689	553,820
iii. Real Time A/c to A/c Funds Transfer						
Number of Transactions	4,842	5,594	5,926	6,216	6,329	6,465
Amount	2,979,364	3,549,829	3,809,199	4,144,811	4,111,253	4,197,555
iv. Real Time 3rd Party A/c to A/c Funds						
Number of Transactions	2,809	2,837	2,885	3,142	3,093	3,075
Amount	785,932	844,187	867,338	900,599	858,049	970,984

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY11				FY12	
	Q1	Q2	Q3	Q4	Q1	Q2
4.4 Mobile Transactions						
Number of Transactions	678	767	830	964	910	818
Amount	1,778	1,678	2,164	3,829	2,937	2,862
i. Payment Through Mobile						
Number of Transactions	4	74	5	7	107	111
Amount	82	100	97	151	106	108
ii. Utility Bills Payment						
Number of Transactions	641	657	770	856	746	647
Amount	1,009	736	750	1,260	1,248	993
iii. A/c to A/c Funds Transfer						
Number of Transactions	33	36	55	100	56	59
Amount	687	842	1,281	2,356	1,522	1,691
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	-	-	1	1	1	1
Amount	-	-	37	62	61	69
4.5 Call Centre Transactions						
Number of Transactions	215	199	188	176	170	166
Amount	1,848	1,703	1,584	1,503	1,786	1,631
i. Payment Through Call Centre						
Number of Transactions	68	58	53	44	40	46
Amount	408	503	431	328	319	457
ii. Utility Bills Payment						
Number of Transactions	128	124	117	115	114	101
Amount	569	383	292	391	529	378
iii. A/c to A/c Funds Transfer						
Number of Transactions	16	16	16	15	14	16
Amount	850	800	826	744	896	724
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	3	2	2	2	2	2
Amount	21	18	34	41	42	72
4.6 Internet Transactions						
Number of Transactions	872	980	1,311	1,725	1,647	1,471
Amount	39,183	44,753	51,486	76,788	84,846	78,666
i. Payment Through Internet						
Number of Transactions	142	155	379	481	240	229
Amount	17,281	20,653	24,157	36,033	35,962	39,486
ii. Utility Bills Payment						
Number of Transactions	367	406	460	501	506	508
Amount	1,086	1,015	909	1,047	1,220	1,222
iii. A/c to A/c Funds Transfer						
Number of Transactions	227	251	279	379	496	435
Amount	13,969	15,077	16,120	22,092	27,920	24,179
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	136	167	193	364	404	298
Amount	6,847	8,009	10,300	17,616	19,744	13,779

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY12		FY13			
	Q3	Q4	Q1	Q2	Q3	Q4
1. E-Banking Infrastructure						
Real Time Online Branches (RTOB)	9,099	9,291	9,412	9,896	9,946	10,013
Automated Teller Machines (ATM)	5,548	5,745	5,987	6,232	6,449	6,757
Point of Sale (POS)	35,292	34,879	34,229	34,724	33,189	33,748
2. Credit Cards						
Credit Cards	1,266	1,231	1,274	1,271	1,271	1,088
Outstanding Amount	22,907	22,934	24,207	24,360	21,042	21,795
3. Debit Cards	14,674	15,984	17,588	18,572	19,575	20,267
4. E-Banking Financial Transactions						
Number of Transactions	70,593	74,562	71,377	79,451	82,209	87,489
Amount	6,858,050	6,554,905	6,414,826	7,570,567	7,901,153	7,804,458
4.1 ATM Transactions						
Number of Transactions	42,096	45,203	43,877	48,561	51,607	55,734
Amount	413,864	438,140	430,418	474,890	516,338	557,772
i. Cash Withdrawal						
Number of Transactions	40,433	43,453	42,222	46,649	49,573	53,516
Amount	336,290	358,066	353,517	386,320	418,953	452,805
ii. Cash Deposit						
Number of Transactions	5	4	4	3	3	3
Amount	31	31	38	27	23	24
iii. Deposit of Payment Instrument						
Number of Transactions	0	0	0	0	0	0
Amount	1	1	1	2	1	2
iv. Utility Bills Payment						
Number of Transactions	62	82	82	89	95	109
Amount	143	186	276	243	251	283
v. A/c to A/c Funds Transfer						
Number of Transactions	695	724	691	778	819	898
Amount	32,724	33,551	31,416	37,082	39,924	43,821
vi. Third Party A/c to A/c Funds Transfer						
Number of Transactions	902	939	877	1,041	1,117	1,207
Amount	44,674	46,304	45,169	51,215	57,186	60,837
4.2 POS Transactions						
Number of Transactions	4,457	4,656	4,329	4,548	4,047	4,386
Amount	21,051	21,491	20,766	22,063	21,351	22,404
4.3 RTOB Transactions						
Number of Transactions	21,415	21,800	20,181	23,065	22,853	22,959
Amount	6,323,800	5,982,506	5,847,406	6,947,708	7,227,855	7,068,046
i. Real Time Cash Withdrawals						
Number of Transactions	3,660	3,855	3,948	4,371	4,785	4,911
Amount	281,629	292,158	310,213	366,734	423,925	442,573
ii. Real Time Cash Deposits						
Number of Transactions	7,709	7,689	7,234	8,516	8,245	8,322
Amount	585,669	612,620	587,491	676,922	627,200	660,874
iii. Real Time A/c to A/c Funds Transfer						
Number of Transactions	6,805	6,926	5,876	6,686	6,513	6,269
Amount	4,320,422	3,927,024	3,959,511	4,667,282	5,052,161	4,849,176
iv. Real Time 3rd Party A/c to A/c Funds						
Number of Transactions	3,241	3,330	3,123	3,491	3,310	3,458
Amount	1,136,081	1,150,704	990,191	1,236,770	1,124,570	1,115,423

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY12		FY13			
	Q3	Q4	Q1	Q2	Q3	Q4
4.4 Mobile Transactions						
Number of Transactions	620	773	804	910	1,117	1,319
Amount	2,727	3,712	4,176	5,624	7,349	9,873
i. Payment Through Mobile						
Number of Transactions	120	127	142	148	124	123
Amount	117	141	151	137	121	177
ii. Utility Bills Payment						
Number of Transactions	425	548	558	623	815	964
Amount	333	636	939	811	696	1,008
iii. A/c to A/c Funds Transfer						
Number of Transactions	72	81	79	95	109	125
Amount	2,121	2,472	2,290	2,910	3,437	3,904
iv. Third Party A/c to A/c Funds						
Number of Transactions	3	17	25	43	70	106
Amount	156	464	796	1,767	3,096	4,785
4.5 Call Centre Transactions						
Number of Transactions	162	166	166	158	158	157
Amount	1,863	1,897	2,093	2,046	1,955	2,052
i. Payment Through Call Centre						
Number of Transactions	49	50	49	51	49	50
Amount	570	557	583	588	520	531
ii. Utility Bills Payment						
Number of Transactions	95	94	95	83	83	80
Amount	271	357	515	340	286	321
iii. A/c to A/c Funds Transfer						
Number of Transactions	16	19	20	22	24	25
Amount	968	921	925	1,038	1,025	1,108
iv. Third Party A/c to A/c Funds						
Number of Transactions	2	2	2	2	2	2
Amount	54	62	70	80	124	93
4.6 Internet Transactions						
Number of Transactions	1,842	1,965	2,020	2,209	2,426	2,933
Amount	94,744	107,159	109,967	118,236	126,304	144,311
i. Payment Through Internet						
Number of Transactions	250	284	306	344	376	424
Amount	41,273	49,368	51,336	54,785	56,981	66,691
ii. Utility Bills Payment						
Number of Transactions	571	596	588	621	623	707
Amount	1,318	1,682	2,134	2,005	1,850	2,343
iii. A/c to A/c Funds Transfer						
Number of Transactions	468	524	520	553	637	840
Amount	25,871	28,412	27,156	28,659	31,002	36,013
iv. Third Party A/c to A/c Funds						
Number of Transactions	553	561	606	690	790	963
Amount	26,283	27,697	29,339	32,788	36,471	39,264

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY14				FY15	
	Q1	Q2	Q3	Q4	Q1	Q2
1. E-Banking Infrastructure						
Real Time Online Branches (RTOB)	10,135	10,596	10,599	10,640	10,785	11,149
Automated Teller Machines (ATM)	6,974	7,684	8,016	8,240	8,438	9,018
Point of Sale (POS)	33,749	33,734	33,802	34,428	34,471	34,945
2. Credit Cards						
Credit Cards	1,508	1,336	1,334	1,334	1,319	1,332
Outstanding Amount	22,346	21,180	21,327	22,770	22,633	22,682
3. Debit Cards	20,872	20,048	22,020	23,061	23,403	23,728
4. E-Banking Financial Transactions						
Number of Transactions	92,768	97,484	102,325	111,075	109,331	112,325
Amount	7,661,500	8,324,401	8,327,825	9,384,979	8,414,049	8,827,235
4.1 ATM Transactions						
Number of Transactions	59,416	61,671	65,301	72,095	69,885	72,201
Amount	590,914	635,370	674,501	747,409	747,947	757,760
i. Cash Withdrawal						
Number of Transactions	57,260	59,263	62,702	69,175	66,993	69,612
Amount	491,335	518,604	547,839	605,385	606,572	637,843
ii. Cash Deposit						
Number of Transactions	3	3	1	3	1	1
Amount	30	27	12	27	13	8
iii. Deposit of Payment Instrument						
Number of Transactions	0	0	-	-	-	-
Amount	1	1	-	-	-	-
iv. Utility Bills Payment						
Number of Transactions	131	153	160	183	208	201
Amount	416	386	368	472	757	624
v. A/c to A/c Funds Transfer						
Number of Transactions	836	1,051	1,136	1,259	1,175	1,021
Amount	40,851	54,633	57,124	63,314	60,058	48,325
vi. Third Party A/c to A/c Funds Transfer						
Number of Transactions	1,186	1,202	1,301	1,475	1,508	1,367
Amount	58,280	61,720	69,157	78,211	80,547	70,960
4.2 POS Transactions						
Number of Transactions	5,365	5,708	6,150	7,071	7,726	7,676
Amount	27,006	29,211	32,258	36,131	43,297	41,478
4.3 RTOB Transactions						
Number of Transactions	22,735	24,540	24,489	26,725	25,951	27,062
Amount	6,870,137	7,480,974	7,428,764	8,393,409	7,404,257	7,814,391
i. Real Time Cash Withdrawals						
Number of Transactions	4,996	5,232	5,173	6,049	5,486	5,880
Amount	443,887	476,480	497,477	548,938	495,991	518,170
ii. Real Time Cash Deposits						
Number of Transactions	8,352	9,220	9,031	9,361	8,689	9,195
Amount	636,705	669,222	699,746	833,108	734,792	751,336
iii. Real Time A/c to A/c Funds Transfer						
Number of Transactions	5,978	6,100	6,165	6,514	7,058	7,612
Amount	4,702,090	4,404,654	4,295,598	4,763,550	4,170,208	4,570,186
iv. Real Time 3rd Party A/c to A/c Funds						
Number of Transactions	3,410	3,989	4,120	4,802	4,717	4,374
Amount	1,087,454	1,930,619	1,935,943	2,247,813	2,003,266	1,974,700

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY14				FY15	
	Q1	Q2	Q3	Q4	Q1	Q2
4.4 Mobile Transactions						
Number of Transactions	1,372	1,470	1,678	1,647	1,887	1,503
Amount	14,050	15,223	17,240	20,927	24,361	23,819
i. Payment Through Mobile						
Number of Transactions	59	75	82	82	80	91
Amount	232	232	268	311	412	464
ii. Utility Bills Payment						
Number of Transactions	1,003	1,055	1,204	1,087	1,267	845
Amount	1,654	1,484	1,177	1,303	2,496	1,202
iii. A/c to A/c Funds Transfer						
Number of Transactions	155	166	180	201	220	248
Amount	5,475	5,760	6,380	7,262	7,965	9,388
iv. Third Party A/c to A/c Funds						
Number of Transactions	155	174	212	277	320	318
Amount	6,689	7,746	9,415	12,050	13,488	12,766
4.5 Call Centre Transactions						
Number of Transactions	166	167	165	167	203	185
Amount	2,374	2,290	2,385	2,489	2,581	2,324
i. Payment Through Call Centre						
Number of Transactions	55	58	56	58	87	84
Amount	648	625	676	728	743	691
ii. Utility Bills Payment						
Number of Transactions	84	80	76	78	88	73
Amount	473	364	290	381	623	380
iii. A/c to A/c Funds Transfer						
Number of Transactions	26	27	31	29	26	27
Amount	1,167	1,209	1,310	1,282	1,122	1,164
iv. Third Party A/c to A/c Funds						
Number of Transactions	2	2	2	2	2	2
Amount	86	93	110	99	93	89
4.6 Internet Transactions						
Number of Transactions	3,714	3,926	4,542	3,370	3,678	3,698
Amount	157,020	161,332	172,677	184,614	191,606	187,463
i. Payment Through Internet						
Number of Transactions	461	489	524	542	578	546
Amount	71,847	73,668	74,584	80,183	82,985	78,511
ii. Utility Bills Payment						
Number of Transactions	759	732	763	815	970	1,040
Amount	2,602	2,380	2,219	2,561	3,404	2,483
iii. A/c to A/c Funds Transfer						
Number of Transactions	1,207	1,337	1,665	917	985	1,037
Amount	41,031	41,850	44,686	49,466	54,235	52,717
iv. Third Party A/c to A/c Funds						
Number of Transactions	1,287	1,368	1,591	1,096	1,143	1,076
Amount	41,540	43,435	51,187	52,404	50,982	53,751

4.26 Electronic Banking Statistics

Product/Item	(Number in Thousands & Amount in Million Rs.)			
	FY15		FY16	
	Q3	Q4	Q1	Q2
1. E-Banking Infrastructure				
Real Time Online Branches (RTOB)	11,174	11,315	11,437	12,442
Automated Teller Machines (ATM)	9,312	9,597	10,099	10,736
Point of Sale (POS)	37,286	41,183	44,383	50,072
2. Credit Cards				
Credit Cards	1,346	1,370	1,392	1,394
Outstanding Amount	22,312	23,857	24,094	24,704
3. Debit Cards	24,279	25,024	25,871	26,489
4. E-Banking Financial Transactions				
Number of Transactions	115,640	131,761	129,102	130,998
Amount	8,823,703	9,783,254	8,407,733	9,359,406
4.1 ATM Transactions				
Number of Transactions	73,932	84,229	84,337	82,301
Amount	804,015	892,604	889,699	858,427
i. Cash Withdrawal				
Number of Transactions	71,156	81,136	81,669	79,278
Amount	672,561	745,044	794,547	750,972
ii. Cash Deposit				
Number of Transactions	1	1	1	1
Amount	10	9	9	6
iii. Deposit of Payment Instrument				
Number of Transactions	-	-	-	-
Amount	-	-	-	-
iv. Utility Bills Payment				
Number of Transactions	210	250	293	313
Amount	523	1,030	1,294	1,254
v. A/c to A/c Funds Transfer				
Number of Transactions	1,101	1,226	1,089	1,307
Amount	52,034	57,936	39,255	41,549
vi. Third Party A/c to A/c Funds Transfer				
Number of Transactions	1,465	1,617	1,284	1,402
Amount	78,887	88,585	54,594	64,646
4.2 POS Transactions				
Number of Transactions	7,570	9,133	9,272	9,450
Amount	40,262	47,105	47,116	47,842
4.3 RTOB Transactions				
Number of Transactions	28,581	32,206	29,587	32,792
Amount	7,750,897	8,590,163	7,243,239	8,220,150
i. Real Time Cash Withdrawals				
Number of Transactions	6,338	6,803	6,896	7,470
Amount	519,766	560,973	650,325	718,151
ii. Real Time Cash Deposits				
Number of Transactions	10,183	10,110	10,539	11,454
Amount	775,323	815,200	1,014,902	1,128,132
iii. Real Time A/c to A/c Funds Transfer				
Number of Transactions	7,807	10,140	7,720	9,435
Amount	4,506,477	4,989,106	3,868,587	4,696,239
iv. Real Time 3rd Party A/c to A/c Funds Transfer				
Number of Transactions	4,252	5,152	4,432	4,434
Amount	1,949,332	2,224,884	1,709,425	1,677,628

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY15		FY16	
	Q3	Q4	Q1	Q2
4.4 Mobile Transactions				
Number of Transactions	1,285	1,465	1,492	1,537
Amount	27,203	31,506	24,668	25,852
i. Payment Through Mobile				
Number of Transactions	89	92	97	90
Amount	537	617	717	733
ii. Utility Bills Payment				
Number of Transactions	501	584	655	672
Amount	331	461	618	527
iii. A/c to A/c Funds Transfer				
Number of Transactions	308	344	322	329
Amount	12,151	13,978	10,925	11,521
iv. Third Party A/c to A/c Funds Transfer				
Number of Transactions	387	445	418	445
Amount	14,185	16,450	12,408	13,071
4.5 Call Centre Transactions				
Number of Transactions	187	190	189	175
Amount	2,231	2,388	2,465	2,245
i. Payment Through Call Centre				
Number of Transactions	83	83	78	72
Amount	706	747	752	688
ii. Utility Bills Payment				
Number of Transactions	75	79	84	76
Amount	283	398	600	373
iii. A/c to A/c Funds Transfer				
Number of Transactions	26	26	25	27
Amount	1,153	1,133	1,065	1,155
iv. Third Party A/c to A/c Funds Transfer				
Number of Transactions	2	2	1	1
Amount	89	110	47	30
4.6 Internet Transactions				
Number of Transactions	4,085	4,538	4,224	4,744
Amount	199,095	219,488	200,547	204,890
i. Payment Through Internet				
Number of Transactions	559	608	624	598
Amount	76,482	80,791	82,493	80,036
ii. Utility Bills Payment				
Number of Transactions	1,080	1,180	1,262	1,367
Amount	2,085	2,788	3,637	2,998
iii. A/c to A/c Funds Transfer				
Number of Transactions	1,180	1,386	1,399	1,441
Amount	62,012	73,293	66,809	73,865
iv. Third Party A/c to A/c Funds Transfer				
Number of Transactions	1,266	1,364	939	1,338
Amount	58,516	62,615	47,608	47,991

Source: Payment System Department, SBP

* E-Banking Infrastructure is in Number

Note:

1. Source: Statistics & Data Warehouse Department, SBP
2. Does not include ATM only Cards.
3. Serial Number 1 to 3 as on quarter end whereas serial number 4 during the quarter.
4. 0 means number of transaction is less than 499. In case of amount 0 means amount is less than 0.5 million.