

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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Product/Item	(Number in Thousands & Amount in Million Rs.)					
	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

Product/Item	(Number in Thousands & Amount in Million Rs.)					
	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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Product/Item	(Number in Thousands & Amount in Million Rs.)					
	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	Q3	Q4
1. E-Banking Infrastructure								
Real Time Online Branches (RTOB)	6,727	7,036	7,089	7,416	7,885	8,905	9,099	9,291
Automated Teller Machines (ATM)	4,562	4,734	4,948	5,200	5,318	5,409	5,548	5,745
Point of Sale (POS)	48,632	44,383	40,539	37,232	36,473	35,703	35,292	34,879
2. Credit Cards								
Credit Cards	1,677	1,564	1,384	1,385	1,363	1,278	1,266	1,231
Outstanding Amount	26,868	25,799	24,839	24,626	23,586	23,112	22,907	22,934
3. Debit Cards								
	8,697	10,910	11,348	11,990	12,553	13,321	14,674	15,984
4. E-Banking Financial Transactions								
Number of Transactions	52,586	56,424	59,912	66,267	65,268	66,962	70,593	74,562
Amount	4,650,171	5,462,431	5,801,286	6,237,270	6,155,595	6,453,991	6,858,050	6,554,905
4.1 ATM Transactions								
Number of Transactions	30,934	32,656	34,899	39,073	38,805	40,054	42,096	45,203
Amount	262,524	287,492	304,819	347,218	353,505	382,831	413,864	438,140
i. Cash Withdrawal								
Number of Transactions	30,052	31,679	33,735	37,655	37,427	38,608	40,433	43,453
Amount	227,090	247,498	260,235	289,974	293,325	317,472	336,290	358,066
ii. Cash Deposit								
Number of Transactions	7	7	6	7	7	6	5	4
Amount	58	63	50	55	56	54	31	31
iii. Deposit of Payment Instrument								
Number of Transactions	0	0	0	1	0	0	0	0
Amount	121	7	6	9	5	3	1	1
iv. Utility Bills Payment								
Number of Transactions	47	52	56	75	90	67	62	82
Amount	96	82	89	154	222	165	143	186
v. A/c to A/c Funds Transfer								
Number of Transactions	384	427	543	611	530	583	695	724
Amount	16,293	19,148	19,931	23,252	23,330	28,056	32,724	33,551
vi. Third Party A/c to A/c Funds Transfer								
Number of Transactions	444	492	558	725	751	790	902	939
Amount	18,865	20,695	24,507	33,773	36,567	37,081	44,674	46,304
4.2 POS Transactions								
Number of Transactions	3,427	3,618	3,450	3,818	4,137	4,197	4,457	4,656
Amount	15,757	19,747	16,491	17,544	18,009	19,562	21,051	21,491
4.3 RTOB Transactions								
Number of Transactions	16,459	18,203	19,234	20,511	19,599	20,256	21,415	21,800
Amount	4,329,080	5,107,057	5,424,743	5,790,388	5,694,511	5,968,440	6,323,800	5,982,506
i. Real Time Cash Withdrawals								
Number of Transactions	2,810	2,906	3,146	3,598	3,431	3,451	3,660	3,855
Amount	183,379	203,595	221,856	227,635	230,520	246,080	281,629	292,158
ii. Real Time Cash Deposits								
Number of Transactions	5,998	6,866	7,277	7,555	6,746	7,264	7,709	7,689
Amount	380,405	509,445	526,349	517,343	494,689	553,820	585,669	612,620
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	6,805	6,926
Amount	2,979,364	3,549,829	3,809,199	4,144,811	4,111,253	4,197,555	4,320,422	3,927,024
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	3,241	3,330
Amount	785,932	844,187	867,338	900,599	858,049	970,984	1,136,081	1,150,704

4.26 Electronic Banking Statistics

Product/Item	(Number in Thousands & Amount in Million Rs.)							
	FY11				FY12			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
4.4 Mobile Transactions								
Number of Transactions	678	767	830	964	910	818	620	773
Amount	1,778	1,678	2,164	3,829	2,937	2,862	2,727	3,712
i. Payment Through Mobile								
Number of Transactions	4	74	5	7	107	111	120	127
Amount	82	100	97	151	106	108	117	141
ii. Utility Bills Payment								
Number of Transactions	641	657	770	856	746	647	425	548
Amount	1,009	736	750	1,260	1,248	993	333	636
iii. A/c to A/c Funds Transfer								
Number of Transactions	33	36	55	100	56	59	72	81
Amount	687	842	1,281	2,356	1,522	1,691	2,121	2,472
iv. Third Party A/c to A/c Funds								
Number of Transactions	-	-	1	1	1	1	3	17
Amount	-	-	37	62	61	69	156	464
4.5 Call Centre Transactions								
Number of Transactions	215	199	188	176	170	166	162	166
Amount	1,848	1,703	1,584	1,503	1,786	1,631	1,863	1,897
i. Payment Through Call Centre								
Number of Transactions	68	58	53	44	40	46	49	50
Amount	408	503	431	328	319	457	570	557
ii. Utility Bills Payment								
Number of Transactions	128	124	117	115	114	101	95	94
Amount	569	383	292	391	529	378	271	357
iii. A/c to A/c Funds Transfer								
Number of Transactions	16	16	16	15	14	16	16	19
Amount	850	800	826	744	896	724	968	921
iv. Third Party A/c to A/c Funds								
Number of Transactions	3	2	2	2	2	2	2	2
Amount	21	18	34	41	42	72	54	62
4.6 Internet Transactions								
Number of Transactions	872	980	1,311	1,725	1,647	1,471	1,842	1,965
Amount	39,183	44,753	51,486	76,788	84,846	78,666	94,744	107,159
i. Payment Through Internet								
Number of Transactions	142	155	379	481	240	229	250	284
Amount	17,281	20,653	24,157	36,033	35,962	39,486	41,273	49,368
ii. Utility Bills Payment								
Number of Transactions	367	406	460	501	506	508	571	596
Amount	1,086	1,015	909	1,047	1,220	1,222	1,318	1,682
iii. A/c to A/c Funds Transfer								
Number of Transactions	227	251	279	379	496	435	468	524
Amount	13,969	15,077	16,120	22,092	27,920	24,179	25,871	28,412
iv. Third Party A/c to A/c Funds								
Number of Transactions	136	167	193	364	404	298	553	561
Amount	6,847	8,009	10,300	17,616	19,744	13,779	26,283	27,697

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY13				FY14			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1. E-Banking Infrastructure								
Real Time Online Branches (RTOB)	9,412	9,896	9,946	10,013	10,135	10,596	10,599	10,640
Automated Teller Machines (ATM)	5,987	6,232	6,449	6,757	6,974	7,684	8,016	8,240
Point of Sale (POS)	34,229	34,724	33,189	33,748	33,749	33,734	33,802	34,428
2. Credit Cards								
Credit Cards	1,274	1,271	1,271	1,088	1,508	1,336	1,334	1,334
Outstanding Amount	24,207	24,360	21,042	21,795	22,346	21,180	21,327	22,770
3. Debit Cards								
	17,588	18,572	19,575	20,267	20,872	20,048	22,020	23,061
4. E-Banking Financial Transactions								
Number of Transactions	71,377	79,451	82,209	87,489	92,768	97,484	102,325	111,075
Amount	6,414,826	7,570,567	7,901,153	7,804,458	7,661,500	8,324,401	8,327,825	9,384,979
4.1 ATM Transactions								
Number of Transactions	43,877	48,561	51,607	55,734	59,416	61,671	65,301	72,095
Amount	430,418	474,890	516,338	557,772	590,914	635,370	674,501	747,409
i. Cash Withdrawal								
Number of Transactions	42,222	46,649	49,573	53,516	57,260	59,263	62,702	69,175
Amount	353,517	386,320	418,953	452,805	491,335	518,604	547,839	605,385
ii. Cash Deposit								
Number of Transactions	4	3	3	3	3	3	1	3
Amount	38	27	23	24	30	27	12	27
iii. Deposit of Payment Instrument								
Number of Transactions	0	0	0	0	0	0	-	-
Amount	1	2	1	2	1	1	-	-
iv. Utility Bills Payment								
Number of Transactions	82	89	95	109	131	153	160	183
Amount	276	243	251	283	416	386	368	472
v. A/c to A/c Funds Transfer								
Number of Transactions	691	778	819	898	836	1,051	1,136	1,259
Amount	31,416	37,082	39,924	43,821	40,851	54,633	57,124	63,314
vi. Third Party A/c to A/c Funds Transfer								
Number of Transactions	877	1,041	1,117	1,207	1,186	1,202	1,301	1,475
Amount	45,169	51,215	57,186	60,837	58,280	61,720	69,157	78,211
4.2 POS Transactions								
Number of Transactions	4,329	4,548	4,047	4,386	5,365	5,708	6,150	7,071
Amount	20,766	22,063	21,351	22,404	27,006	29,211	32,258	36,131
4.3 RTOB Transactions								
Number of Transactions	20,181	23,065	22,853	22,959	22,735	24,540	24,489	26,725
Amount	5,847,406	6,947,708	7,227,855	7,068,046	6,870,137	7,480,974	7,428,764	8,393,409
i. Real Time Cash Withdrawals								
Number of Transactions	3,948	4,371	4,785	4,911	4,996	5,232	5,173	6,049
Amount	310,213	366,734	423,925	442,573	443,887	476,480	497,477	548,938
ii. Real Time Cash Deposits								
Number of Transactions	7,234	8,516	8,245	8,322	8,352	9,220	9,031	9,361
Amount	587,491	676,922	627,200	660,874	636,705	669,222	699,746	833,108
iii. Real Time A/c to A/c Funds Transfer								
Number of Transactions	5,876	6,686	6,513	6,269	5,978	6,100	6,165	6,514
Amount	3,959,511	4,667,282	5,052,161	4,849,176	4,702,090	4,404,654	4,295,598	4,763,550
iv. Real Time 3rd Party A/c to A/c Funds								
Number of Transactions	3,123	3,491	3,310	3,458	3,410	3,989	4,120	4,802
Amount	990,191	1,236,770	1,124,570	1,115,423	1,087,454	1,930,619	1,935,943	2,247,813

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY13				FY14			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
4.4 Mobile Transactions								
Number of Transactions	804	910	1,117	1,319	1,372	1,470	1,678	1,647
Amount	4,176	5,624	7,349	9,873	14,050	15,223	17,240	20,927
i. Payment Through Mobile								
Number of Transactions	142	148	124	123	59	75	82	82
Amount	151	137	121	177	232	232	268	311
ii. Utility Bills Payment								
Number of Transactions	558	623	815	964	1,003	1,055	1,204	1,087
Amount	939	811	696	1,008	1,654	1,484	1,177	1,303
iii. A/c to A/c Funds Transfer								
Number of Transactions	79	95	109	125	155	166	180	201
Amount	2,290	2,910	3,437	3,904	5,475	5,760	6,380	7,262
iv. Third Party A/c to A/c Funds								
Number of Transactions	25	43	70	106	155	174	212	277
Amount	796	1,767	3,096	4,785	6,689	7,746	9,415	12,050
4.5 Call Centre Transactions								
Number of Transactions	166	158	158	157	166	167	165	167
Amount	2,093	2,046	1,955	2,052	2,374	2,290	2,385	2,489
i. Payment Through Call Centre								
Number of Transactions	49	51	49	50	55	58	56	58
Amount	583	588	520	531	648	625	676	728
ii. Utility Bills Payment								
Number of Transactions	95	83	83	80	84	80	76	78
Amount	515	340	286	321	473	364	290	381
iii. A/c to A/c Funds Transfer								
Number of Transactions	20	22	24	25	26	27	31	29
Amount	925	1,038	1,025	1,108	1,167	1,209	1,310	1,282
iv. Third Party A/c to A/c Funds								
Number of Transactions	2	2	2	2	2	2	2	2
Amount	70	80	124	93	86	93	110	99
4.6 Internet Transactions								
Number of Transactions	2,020	2,209	2,426	2,933	3,714	3,926	4,542	3,370
Amount	109,967	118,236	126,304	144,311	157,020	161,332	172,677	184,614
i. Payment Through Internet								
Number of Transactions	306	344	376	424	461	489	524	542
Amount	51,336	54,785	56,981	66,691	71,847	73,668	74,584	80,183
ii. Utility Bills Payment								
Number of Transactions	588	621	623	707	759	732	763	815
Amount	2,134	2,005	1,850	2,343	2,602	2,380	2,219	2,561
iii. A/c to A/c Funds Transfer								
Number of Transactions	520	553	637	840	1,207	1,337	1,665	917
Amount	27,156	28,659	31,002	36,013	41,031	41,850	44,686	49,466
iv. Third Party A/c to A/c Funds								
Number of Transactions	606	690	790	963	1,287	1,368	1,591	1,096
Amount	29,339	32,788	36,471	39,264	41,540	43,435	51,187	52,404

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY15				FY16			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1. E-Banking Infrastructure								
Real Time Online Branches (RTOB)	10,785	11,149	11,174	11,315	11,437	12,442	12,527	12,674
Automated Teller Machines (ATM)	8,438	9,018	9,312	9,597	10,099	10,736	11,100	11,381
Point of Sale (POS)	34,471	34,945	37,286	41,183	44,383	50,072	52,501	50,769
2. Credit Cards								
Credit Cards	1,319	1,332	1,346	1,370	1,392	1,394	1,433	1,450
Outstanding Amount	22,633	22,682	22,312	23,857	24,094	24,704	24,714	
3. Debit Cards	23,403	23,728	24,279	25,024	25,871	26,489	27,426	27,411
4. E-Banking Financial Transactions								
Number of Transactions	109,331	112,325	115,640	131,761	129,102	130,998	136,198	147,453
Amount	8,414,049	8,827,235	8,823,703	9,783,254	8,407,733	9,359,406	9,066,274	10,391,408
4.1 ATM Transactions								
Number of Transactions	69,885	72,201	73,932	84,229	84,337	82,301	82,486	91,548
Amount	747,947	757,760	804,015	892,604	889,699	858,427	859,126	1,017,505
i. Cash Withdrawal								
Number of Transactions	66,993	69,612	71,156	81,136	81,669	79,278	81,240	87,947
Amount	606,572	637,843	672,561	745,044	794,547	750,972	805,806	891,170
ii. Cash Deposit								
Number of Transactions	1	1	1	1	1	1	5	5
Amount	13	8	10	9	9	6	49	60
iii. Deposit of Payment Instrument								
Number of Transactions	-	-	-	-	-	-	-	-
Amount	-	-	-	-	-	-	-	-
iv. Utility Bills Payment								
Number of Transactions	208	201	210	250	293	313	287	350
Amount	757	624	523	1,030	1,294	1,254	614	1,350
v. A/c to A/c Funds Transfer								
Number of Transactions	1,175	1,021	1,101	1,226	1,089	1,307	1,224	1,578
Amount	60,058	48,325	52,034	57,936	39,255	41,549	42,984	46,995
vi. Third Party A/c to A/c Funds Transfer								
Number of Transactions	1,508	1,367	1,465	1,617	1,284	1,402	1,750	1,668
Amount	80,547	70,960	78,887	88,585	54,594	64,646	66,490	77,930
4.2 POS Transactions								
Number of Transactions	7,726	7,676	7,570	9,133	9,272	9,450	9,907	10,593
Amount	43,297	41,478	40,262	47,105	47,116	47,842	50,660	54,133
4.3 RTOB Transactions								
Number of Transactions	25,951	27,062	28,581	32,206	29,587	32,792	35,025	37,886
Amount	7,404,257	7,814,391	7,750,897	8,590,163	7,243,239	8,220,150	7,846,596	9,029,787
i. Real Time Cash Withdrawals								
Number of Transactions	5,486	5,880	6,338	6,803	6,896	7,470	8,204	8,793
Amount	495,991	518,170	519,766	560,973	650,325	718,151	781,708	862,496
ii. Real Time Cash Deposits								
Number of Transactions	8,689	9,195	10,183	10,110	10,539	11,454	12,980	12,811
Amount	734,792	751,336	775,323	815,200	1,014,902	1,128,132	1,183,234	1,290,855
iii. Real Time A/c to A/c Funds Transfer								
Number of Transactions	7,058	7,612	7,807	10,140	7,720	9,435	9,425	11,323
Amount	4,170,208	4,570,186	4,506,477	4,989,106	3,868,587	4,696,239	4,192,503	5,061,904
iv. Real Time 3rd Party A/c to A/c Funds								
Number of Transactions	4,717	4,374	4,252	5,152	4,432	4,434	4,416	4,959
Amount	2,003,266	1,974,700	1,949,332	2,224,884	1,709,425	1,677,628	1,689,152	1,814,532

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY14				FY15			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
4.4 Mobile Transactions								
Number of Transactions	1,887	1,503	1,285	1,465	1,492	1,540	1,719	1,885
Amount	24,361	23,819	27,203	31,506	24,668	25,901	28,753	33,212
i. Payment Through Mobile								
Number of Transactions	80	91	89	92	97	90	91	92
Amount	412	464	537	617	717	733	833	964
ii. Utility Bills Payment								
Number of Transactions	1,267	845	501	584	655	673	752	815
Amount	2,496	1,202	331	461	618	527	535	763
iii. A/c to A/c Funds Transfer								
Number of Transactions	220	248	308	344	322	329	362	383
Amount	7,965	9,388	12,151	13,978	10,925	11,513	12,075	13,438
iv. Third Party A/c to A/c Funds								
Number of Transactions	320	318	387	445	418	447	514	596
Amount	13,488	12,766	14,185	16,450	12,408	13,129	15,310	18,047
4.5 Call Centre Transactions								
Number of Transactions	203	185	187	190	189	175	176	174
Amount	2,581	2,324	2,231	2,388	2,465	2,245	2,218	3,186
i. Payment Through Call Centre								
Number of Transactions	87	84	83	83	78	72	65	64
Amount	743	691	706	747	752	688	679	733
ii. Utility Bills Payment								
Number of Transactions	88	73	75	79	84	76	82	83
Amount	623	380	283	398	600	373	328	481
iii. A/c to A/c Funds Transfer								
Number of Transactions	26	27	26	26	25	27	28	26
Amount	1,122	1,164	1,153	1,133	1,065	1,155	1,181	1,937
iv. Third Party A/c to A/c Funds								
Number of Transactions	2	2	2	2	1	1	1	1
Amount	93	89	89	110	47	30	31	36
4.6 Internet Transactions								
Number of Transactions	3,678	3,698	4,085	4,538	4,224	4,537	4,864	5,366
Amount	191,606	187,463	199,095	219,488	200,547	204,236	222,103	253,585
i. Payment Through Internet								
Number of Transactions	578	546	559	608	624	598	640	645
Amount	82,985	78,511	76,482	80,791	82,493	80,036	83,492	90,353
ii. Utility Bills Payment								
Number of Transactions	970	1,040	1,080	1,180	1,262	1,160	1,285	1,345
Amount	3,404	2,483	2,085	2,788	3,637	2,307	2,427	3,195
iii. A/c to A/c Funds Transfer								
Number of Transactions	985	1,037	1,180	1,386	1,399	1,441	1,446	1,740
Amount	54,235	52,717	62,012	73,293	66,809	73,871	76,447	93,281
iv. Third Party A/c to A/c Funds								
Number of Transactions	1,143	1,076	1,266	1,364	939	1,339	1,494	1,636
Amount	50,982	53,751	58,516	62,615	47,608	48,022	59,737	66,756

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY17				FY18			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1. E-Banking Infrastructure								
Real Time Online Branches (RTOB)	13,499	13,926	13,899	14,150	14,285	14,610	14,710	14,850
Automated Teller Machines (ATM)	11,803	12,352	12,515	12,689	12,963	13,409	13,835	14,019
Point of Sale (POS)	51,009	52,062	52,854	54,490	49,929	52,506	53,509	53,511
2. Credit Cards								
Credit Cards	1,211,582	1,208,763	1,247,836	1,292,136	1,333,916	1,374,073	1,423,768	1,453,867
Debit Cards	17,473,27	17,470,29	17,542,78	17,857,56	18,778,52	19,847,96	20,984,86	21,712,06
Proprietary ATMs only Cards	7,325,910	6,806,138	7,727,967	8,043,044	8,224,719	8,385,281	8,528,797	8,586,819
Pre-Paid Cards	333,299	359,064	341,075	315,865	248,689	253,144	236,018	234,098
Social Welfare Cards	10,047,45	10,357,70	10,239,23	9,124,363	9,201,476	9,500,938	8,897,960	8,932,140
4. E-Banking Financial Transactions								
Number of Transactions	135,451	150,978	162,034	177,382	171,760	186,895	196,204	201,545
Amount	8,055,327	9,244,328	9,343,517	10,418,77	9,106,969	11,691,87	11,945,48	14,659,42
4.1 ATM Transactions								
Number of Transactions	89,059	94,328	102,019	112,348	107,843	115,262	121,551	125,915
Amount	1,015,274	1,064,688	1,178,663	1,303,623	1,229,948	1,351,906	1,447,169	1,520,330
i. Cash Withdrawal								
Number of Transactions	83,140	88,959	96,366	106,782	102,562	109,286	115,283	119,563
Amount	842,621	899,844	1,004,107	1,133,739	1,069,713	1,174,504	1,261,528	1,332,548
ii. Cash Deposit								
Number of Transactions	54	53	52	60	66	74	91	118
Amount	1,251	1,211	1,207	1,770	2,099	2,135	3,091	4,809
iv. Utility Bills Payment								
Number of Transactions	1,462	1,248	1,282	1,265	1,288	1,535	1,628	1,709
Amount	3,514	2,225	1,971	3,024	4,247	3,001	2,347	4,006
v. Intra Bank Fund Transfers								
Number of Transactions	1,835	1,626	1,750	2,311	2,153	2,386	2,545	2,218
Amount	53,029	52,095	56,219	70,754	64,838	72,778	79,857	86,595
vi. Inter Bank Fund Transfers								
Number of Transactions	2,559	2,434	2,562	1,923	1,766	1,974	1,996	2,301
Amount	114,722	109,175	115,032	94,200	88,926	99,356	100,214	92,223
vi. Others								
Number of Transactions	9	9	7	8	7	7	7	7
Amount	137	138	128	135	125	132	132	149
4.2 POS Transactions								
Number of Transactions	8,291	13,377	13,925	14,930	15,175	16,433	15,797	16,093
Amount	51,868	62,176	64,064	67,904	65,986	73,399	76,685	80,974
4.3 RTOB Transactions								
Number of Transactions	31,032	35,540	37,540	39,438	37,170	41,902	43,755	42,848
Amount	6,759,963	7,863,213	7,814,886	8,688,384	7,469,509	9,875,415	9,969,482	12,543,33
i. Real Time Cash Withdrawals								
Number of Transactions	6,873	7,879	8,378	8,748	7,962	8,672	9,244	8,602
Amount	537,142	618,531	653,007	693,359	666,169	738,395	778,187	744,375
ii. Real Time Cash Deposits								
Number of Transactions	14,617	16,137	18,039	17,098	17,398	19,542	20,005	18,905
Amount	1,395,890	1,625,347	1,749,533	1,882,165	1,735,322	1,930,609	2,028,993	2,120,866
iii. Real Time Intra Bank Fund								
Number of Transactions	9,541	11,525	11,123	13,591	11,809	13,687	14,507	15,340
Amount	4,826,931	5,619,335	5,412,347	6,112,860	5,068,018	7,206,411	7,162,302	9,678,088

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY17				FY18			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
4.4 Mobile Phone Banking Transactions								
Number of Transactions	1,184	1,329	1,374	3,479	4,138	5,001	5,859	6,770
Amount	20,951	25,998	25,440	69,018	73,924	91,738	112,807	131,356
i. Payment Through Mobile								
Number of Transactions	35	36	39	145	170	202	244	289
Amount	1,068	1,069	1,195	2,758	3,360	3,770	4,407	5,126
ii. Utility Bills Payment								
Number of Transactions	478	548	568	1,474	1,976	2,322	2,675	3,116
Amount	535	446	416	4,628	2,581	2,164	2,256	3,528
iii. Intra Bank Fund Transfers								
Number of Transactions	335	364	371	980	1,065	1,335	1,583	1,806
Amount	8,901	10,000	10,795	30,308	33,946	41,580	51,352	59,320
vi. Inter Bank Fund Transfers (IBFT)								
Number of Transactions	335	380	395	880	928	1,141	1,356	1,559
Amount	10,447	14,483	13,034	31,324	34,037	44,224	54,791	63,382
4.5 Call Centre Banking Transactions								
Number of Transactions	53	63	67	79	80	77	68	68
Amount	1,627	1,727	2,092	2,305	2,310	2,272	2,131	2,023
i. Payment Through Call Centre								
Number of Transactions	37	34	50	44	45	48	44	43
Amount	1,448	1,422	1,941	1,811	1,793	1,922	1,753	1,613
ii. Utility Bills Payment								
Number of Transactions	15	27	15	27	28	21	17	19
Amount	97	220	73	240	301	110	203	269
iii. Intra Bank Fund Transfers								
Number of Transactions	1	1	1	6	6	8	6	6
Amount	49	46	44	222	197	228	165	130
vi. Inter Bank Fund Transfers (IBFT)								
Number of Transactions	1	1	1	1	1	0	0	0
Amount	33	39	35	32	19	12	10	11
4.6 Internet Banking Transactions								
Number of Transactions	5,630	6,076	6,771	6,697	6,528	7,380	8,368	8,904
Amount	203,871	224,484	255,947	284,379	260,538	292,722	332,765	376,359
i. Payment Through Internet								
Number of Transactions	462	523	529	563	557	600	652	709
Amount	91,420	92,483	95,631	102,218	105,393	106,709	112,438	122,222
ii. Utility Bills Payment								
Number of Transactions	2,237	2,238	2,464	2,102	2,315	2,573	3,027	3,039
Amount	4,500	3,739	3,640	6,755	6,766	6,237	7,715	8,981
iii. Intra Bank Fund Transfers								
Number of Transactions	1,464	1,616	1,800	1,698	1,619	1,842	2,067	2,212
Amount	51,374	60,912	72,274	73,684	59,207	74,665	87,870	102,096
vi. Inter Bank Fund Transfers (IBFT)								
Number of Transactions	1,467	1,699	1,978	2,334	2,037	2,365	2,621	2,944
Amount	56,578	67,350	84,402	101,721	89,172	105,111	124,743	143,059
4.7 eCommerce								
Number of Transactions	203	264	338	412	827	840	807	948
Amount	1,774	2,041	2,424	3,158	4,754	4,421	4,446	5,056

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY19				FY20	
	Q1	Q2	Q3	Q4	Q1	Q2
1. E-Banking Infrastructure						
Real Time Online Branches (RTOB)	14,932	15,346	15,408	15,481	15,451	15,930
Automated Teller Machines (ATM)	14,148	14,361	14,575	14,722	14,957	15,252
Point of Sale (POS)	53,269	49,621	55,240	56,911	56,824	47,567
2. Credit Cards						
Credit Cards	1,483,730	1,522,366	1,555,508	1,589,120	1,619,343	1,643,903
Debit Cards	22,475,259	23,303,422	23,972,022	24,831,777	25,282,706	26,440,418
Proprietary ATMs only Cards	8,722,621	8,805,431	8,692,010	8,485,391	8,072,487	7,650,190
Pre-Paid Cards	234,814	229,680	227,487	228,417	225,261	168,188
Social Welfare Cards	8,948,923	7,847,513	7,777,839	7,103,294	6,867,357	6,180,044
4. E-Banking Financial Transactions						
Number of Transactions	202,025	217,004	217,695	233,043	224,204	239,210
Amount	12,344,245	14,723,572	14,810,058	16,942,824	15,615,234	17,628,623
4.1 ATM Transactions						
Number of Transactions	127,072	131,408	130,546	134,265	129,888	135,689
Amount	1,500,540	1,592,971	1,606,513	1,699,533	1,563,378	1,658,697
i. Cash Withdrawal						
Number of Transactions	121,043	124,799	124,540	128,332	124,620	130,560
Amount	1,328,570	1,409,397	1,434,538	1,496,516	1,419,066	1,499,162
ii. Cash Deposit						
Number of Transactions	93	120	119	137	129	126
Amount	2,885	4,971	5,169	7,220	5,939	6,122
iv. Utility Bills Payment						
Number of Transactions	1,815	2,104	1,926	2,088	1,991	1,520
Amount	6,202	5,313	3,223	5,807	7,296	5,025
v. Intra Bank Fund Transfers						
Number of Transactions	2,307	2,248	2,162	2,007	1,652	1,784
Amount	72,411	86,391	75,990	105,211	56,737	62,751
vi. Inter Bank Fund Transfers (IBFT)						
Number of Transactions	1,806	2,129	1,792	1,694	1,489	1,692
Amount	90,315	86,742	87,443	84,622	74,178	85,463
vi. Others						
Number of Transactions	8	7	7	7	7	7
Amount	157	158	150	157	160	174
4.2 POS Transactions						
Number of Transactions	16,595	18,235	18,346	19,197	18,884	20,484
Amount	78,665	89,772	90,020	107,742	92,322	107,547
4.3 RTOB Transactions						
Number of Transactions	40,873	47,091	46,884	52,538	45,770	48,907
Amount	10,252,605	12,427,461	12,472,014	14,278,573	13,083,046	14,731,571
i. Real Time Cash Withdrawals						
Number of Transactions	8,756	9,783	9,497	9,040	8,855	9,970
Amount	791,042	874,813	898,143	995,486	1,061,606	1,234,195
ii. Real Time Cash Deposits						
Number of Transactions	17,916	21,780	21,777	27,529	21,226	24,454
Amount	1,945,522	2,306,277	2,341,467	3,197,455	2,490,324	3,118,551
iii. Real Time Intra Bank Fund Transfers						
Number of Transactions	14,201	15,528	15,610	15,969	15,688	14,484
Amount	7,516,040	9,246,371	9,232,404	10,085,632	9,531,115	10,378,826

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY19				FY20	
	Q1	Q2	Q3	Q4	Q1	Q2
4.4 Mobile Phone Banking Transactions						
Number of Transactions	312	430	733	843	1,058	1,161
Amount	5,412	6,673	45,041	57,267	41,551	50,895
i. Payment Through Mobile						
Number of Transactions	3,467	3,904	5,272	6,110	6,702	7,367
Amount	5,005	4,261	4,693	6,620	10,933	8,789
ii. Utility Bills Payment						
Number of Transactions	1,875	2,275	3,191	3,579	3,991	4,950
Amount	59,756	71,964	110,294	122,695	122,163	167,938
iii. Intra Bank Fund Transfers						
Number of Transactions	1,593	1,931	2,684	2,871	3,410	4,348
Amount	64,831	76,953	111,275	114,105	117,197	154,853
vi. Inter Bank Fund Transfers (IBFT)						
Number of Transactions	74	72	66	64	55	49
Amount	2,190	2,361	2,264	2,360	2,130	2,084
4.5 Call Centre Banking Transactions						
Number of Transactions	44	48	46	44	41	37
Amount	1,638	1,897	1,860	1,872	1,735	1,650
i. Payment Through Call Centre						
Number of Transactions	24	18	14	13	9	6
Amount	354	260	212	233	178	100
ii. Utility Bills Payment						
Number of Transactions	6	6	6	5	5	5
Amount	190	197	182	245	210	324
iii. Intra Bank Fund Transfers						
Number of Transactions	0	0	0	0	0	0
Amount	8	8	10	10	7	10
vi. Inter Bank Fund Transfers (IBFT)						
Number of Transactions	9,001	10,201	8,639	11,874	12,233	13,316
Amount	369,514	444,199	362,259	546,210	574,368	736,002
4.6 Internet Banking Transactions						
Number of Transactions	691	797	659	779	765	830
Amount	121,937	129,261	92,904	109,491	147,598	154,118
i. Payment Through Internet						
Number of Transactions	3,262	3,428	2,800	3,063	3,115	3,044
Amount	12,085	15,003	15,009	21,596	27,118	30,573
ii. Utility Bills Payment						
Number of Transactions	2,170	2,528	2,102	2,531	4,837	5,312
Amount	96,422	118,868	94,521	127,691	218,810	302,014
iii. Intra Bank Fund Transfers						
Number of Transactions	2,878	3,448	3,078	5,501	3,516	4,130
Amount	139,070	181,067	159,825	287,432	180,842	249,296
vi. Inter Bank Fund Transfers (IBFT)						
Number of Transactions	1,164	1,456	1,335	1,702	2,213	2,938
Amount	5,726	6,957	5,686	7,720	8,145	10,247
4.7 eCommerce						
Number of Transactions	312	430	733	843	1,058	1,161
Amount	5,412	6,673	45,041	57,267	41,551	50,895

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY20		FY21	
	Q3	Q4	Q1	Q2
1. E-Banking Infrastructure				
Real Time Online Branches (RTOB)	15,947	15,922	15,978	16,165
Automated Teller Machines (ATM)	15,559	15,612	15,770	16,041
Point of Sale (POS)	48,763	49,067	52,924	62,480
2. Credit Cards				
Credit Cards	1,663,286	1,655,030	1,639,115	1,691,037
Debit Cards	26,519,480	26,698,046	26,670,759	27,591,577
Proprietary ATMs only Cards	7,541,264	6,943,385	6,978,079	7,245,554
Pre-Paid Cards	139,521	134,586	135,596	133,298
Social Welfare Cards	7,365,773	7,383,380	7,559,333	7,623,718
4. E-Banking Financial Transactions				
Number of Transactions	236,059	206,466	253,608	298,028
Amount	17,466,975	15,276,494	19,124,405	21,476,297
4.1 ATM Transactions				
Number of Transactions	131,559	114,956	134,926	152,567
Amount	1,681,760	1,525,583	1,785,175	2,028,336
i. Cash Withdrawal				
Number of Transactions	126,811	110,733	129,823	147,221
Amount	1,533,080	1,382,444	1,603,850	1,827,622
ii. Cash Deposit				
Number of Transactions	145	134	150	260
Amount	7,000	8,360	9,343	20,459
iv. Utility Bills Payment				
Number of Transactions	1,363	1,118	1,347	1,255
Amount	2,587	3,446	7,395	4,302
v. Intra Bank Fund Transfers				
Number of Transactions	1,689	1,145	1,575	1,638
Amount	60,563	45,901	61,593	63,698
vi. Inter Bank Fund Transfers (IBFT)				
Number of Transactions	1,544	1,819	2,026	2,185
Amount	78,355	85,313	102,871	112,119
vi. Others				
Number of Transactions	8	7	6	6
Amount	173	119	123	135
4.2 POS Transactions				
Number of Transactions	19,539	11,430	16,752	23,121
Amount	102,457	61,902	92,332	115,021
4.3 RTOB Transactions				
Number of Transactions	46,824	32,211	42,741	49,346
Amount	14,456,908	12,161,711	15,238,478	16,904,227
i. Real Time Cash Withdrawals				
Number of Transactions	9,882	7,117	9,234	10,725
Amount	1,234,369	930,904	1,311,456	1,563,557
ii. Real Time Cash Deposits				
Number of Transactions	22,522	14,282	19,771	23,385
Amount	2,991,953	2,305,827	3,184,940	3,591,391
iii. Real Time Intra Bank Fund Transfers				
Number of Transactions	14,421	10,812	13,736	15,236
Amount	10,230,586	8,924,980	10,742,083	11,749,279

4.26 Electronic Banking Statistics

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY20		FY21	
	Q3	Q4	Q1	Q2
4.4 Mobile Phone Banking Transactions				
Number of Transactions	1,435	1,314	1,919	1,977
Amount	59,265	72,847	127,511	146,988
i. Payment Through Mobile				
Number of Transactions	8,745	11,612	12,894	13,928
Amount	9,351	14,424	34,206	21,036
ii. Utility Bills Payment				
Number of Transactions	5,523	5,714	7,389	9,276
Amount	206,053	234,031	320,103	398,482
iii. Intra Bank Fund Transfers				
Number of Transactions	5,465	9,963	14,167	18,802
Amount	192,828	300,503	426,871	550,478
vi. Inter Bank Fund Transfers (IBFT)				
Number of Transactions	47	49	45	43
Amount	3,197	1,848	1,948	1,963
4.5 Call Centre Banking Transactions				
Number of Transactions	35	36	32	32
Amount	2,662	1,308	1,377	1,553
i. Payment Through Call Centre				
Number of Transactions	5	6	8	6
Amount	87	86	132	111
ii. Utility Bills Payment				
Number of Transactions	6	7	5	4
Amount	443	448	429	292
iii. Intra Bank Fund Transfers				
Number of Transactions	0	0	-	-
Amount	5	6	10	7
vi. Inter Bank Fund Transfers (IBFT)				
Number of Transactions	14,126	16,957	18,925	22,059
Amount	748,093	894,228	1,085,871	1,293,077
4.6 Internet Banking Transactions				
Number of Transactions	764	819	1,532	1,122
Amount	121,916	146,296	166,696	178,136
i. Payment Through Internet				
Number of Transactions	3,369	3,958	3,677	4,232
Amount	55,028	37,397	63,474	99,331
ii. Utility Bills Payment				
Number of Transactions	5,852	6,257	6,540	7,818
Amount	319,669	367,974	407,852	488,162
iii. Intra Bank Fund Transfers				
Number of Transactions	4,141	5,923	7,176	8,888
Amount	251,479	342,561	447,849	527,447
vi. Inter Bank Fund Transfers (IBFT)				
Number of Transactions	2,796	2,258	3,851	6,909
Amount	7,063	9,416	11,909	16,688
4.7 eCommerce				
Number of Transactions	1,435	1,314	1,919	1,977
Amount	59,265	72,847	127,511	146,988

Source: Payment System Department, SBP

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.