

Table - 1: Payment Systems Statistics

(Number in Thousands &amp; Amount in Million Rupees)

Type of Transactions	4th Qtr FY2014-15		1st Qtr FY2015-16 <sup>P</sup>	
	Number	Amount	Number	Amount
<b>1. PRISM Transactions<sup>1</sup></b>	<b>214,202</b>	<b>55,092,142</b>	<b>214,836</b>	<b>53,771,284</b>
1.1 Interbank Fund Transfers	184,596	15,732,452	188,102	14,116,735
1.2 Retail Cheque Clearing	11,431	3,404,279	10,161	2,704,995
1.3 Securities Settlement	18,175	35,955,410	16,573	36,949,554
<b>2. E-banking Transactions</b>	<b>131,761</b>	<b>9,783,254</b>	<b>129,102</b>	<b>8,407,733</b>
<b>2.1 Internet Banking Transactions</b>	<b>4,538</b>	<b>219,488</b>	<b>4,224</b>	<b>200,547</b>
2.1.1 Payments Through Internet	608	80,791	624	82,493
2.1.2 Utility Bills Payments	1,180	2,788	1,262	3,637
2.1.3 A/c to A/c Funds Transfers	1,386	73,293	1,399	66,809
2.1.4 3rd Party A/c to A/c Funds Transfers	1,364	62,615	939	47,608
<b>2.2 POS Transactions</b>	<b>9,133</b>	<b>47,105</b>	<b>9,272</b>	<b>47,116</b>
<b>2.3 Mobile Banking Transactions</b>	<b>1,465</b>	<b>31,506</b>	<b>1,492</b>	<b>24,668</b>
2.3.1 Payments Through Mobile	92	617	97	717
2.3.2 Utility Bills Payments	584	461	655	618
2.3.3 A/c to A/c Funds Transfers	344	13,978	322	10,925
2.3.4 3rd Party A/c to A/c Funds Transfers	445	16,450	418	12,408
<b>2.4 ATM Transactions</b>	<b>84,229</b>	<b>892,604</b>	<b>84,337</b>	<b>889,699</b>
2.4.1 Cash Withdrawals	81,136	745,044	81,669	794,547
2.4.2 Cash Deposits	1	9	1	9
2.4.3 Utility Bills Payments	250	1,030	293	1,294
2.4.4 A/c to A/c Funds Transfers	1,226	57,936	1,089	39,255
2.4.5 Third Party A/c to A/c Funds Transfers	1,617	88,585	1,284	54,594
<b>2.5 Call Center / IVR Banking Transactions</b>	<b>190</b>	<b>2,388</b>	<b>189</b>	<b>2,465</b>
2.5.1 Payments Through Call Center	83	747	78	752
2.5.2 Utility Bills Payments	79	398	84	600
2.5.3 A/c to A/c Funds Transfers	26	1,133	25	1,065
2.5.4 3rd Party A/c to A/c Funds Transfers	2	110	1	47
<b>2.6 RTOB Transactions</b>	<b>32,206</b>	<b>8,590,163</b>	<b>29,587</b>	<b>7,243,239</b>
2.6.1 Real Time Cash Withdrawals	6,803	560,973	6,896	650,325
2.6.2 Real Time Cash Deposits	10,110	815,200	10,539	1,014,902
2.6.3 Real Time A/C to A/C Funds Transfers	10,140	4,989,106	7,720	3,868,587
2.6.4 Real Time 3rd Party A/C to A/C Funds Transfers	5,152	2,224,884	4,432	1,709,425
<b>2.7 Non Financial Transactions through E-banking</b>	<b>65,301</b>		<b>62,905</b>	
2.7.1 Automated Teller Machines (ATMs)	29,537		29,394	
2.7.2 Internet	16,155		16,012	
2.7.3 Mobile	15,853		13,711	
2.7.4 Call Centre	3,755		3,788	
<b>3. Paper Based Transactions</b>	<b>92,420</b>	<b>33,902,827</b>	<b>84,781</b>	<b>30,474,895</b>
3.1 Cash withdrawals through Cheques	42,541	4,930,164	43,561	5,008,382
3.2 Transfers through Cheques	29,233	17,466,622	22,783	15,817,765
3.3 Clearing through Cheques	15,123	6,220,851	13,357	5,803,554
3.4 Cheque Refunds	24	44,455	23	47,263
3.5 Pay Orders	2,378	1,953,315	2,268	1,519,772
3.6 Demand Drafts	1,593	685,205	1,340	569,607
3.7 Telegraphic Transfers	491	780,126	493	690,144
3.8 Mail Transfers	182	500,712	181	351,736
3.9 Dividend Warrants	267	44,777	112	27,887
3.10 Direct Debits	539	1,274,059	624	635,110
3.11 Others <sup>2</sup>	49	2,541	40	3,675

<sup>1</sup>PRISM transactions numbers are in actual and not converted in thousand ("000")<sup>2</sup>Coupons & Refund Vouchers<sup>P</sup> Figures of first Quarter of FY 16 are provisional

\*The table is compiled on the basis of data reported by Banks which is subject to possible errors from the source and it does not include data of Microfinance Banks

**Table - 2: Payment Systems Infrastructure (As on Position)**

<b>1.0 Infrastructure</b>	<b>4th Qtr FY2014-15</b>	<b>1st Qtr FY2015-16<sup>P</sup></b>
1.1 Total Bank Branches	11,937	12,073
1.2 Online Branches Network	11,315	11,437
1.3 Automated Teller Machines (ATMs)	9,597	10,099
1.4 Point of Sale (POS) Machines	41,183	44,383
<b>2.0 Card Numbers</b>	<b>27,294,463</b>	<b>28,164,689</b>
2.1 ATM Only Cards	900,270	901,888
2.2 Credit Cards	1,369,958	1,391,571
2.3 Debit Cards	25,024,235	25,871,230
<b>3.0 Registered Users</b>	<b>20,703,772</b>	<b>21,320,019</b>
3.1 Internet	1,811,707	1,928,697
3.2 Mobile	2,267,688	2,283,069
3.3 Call Centre	16,624,377	17,108,253

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