

Table - 1: Payment Systems Statistics

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

Type of Transactions	1st Qtr FY2015-16		2nd Qtr FY2015-16 <sup>P</sup>		Quarterly Growth	
	Number	Amount	Number	Amount	Number	Amount
<b>1. PRISM Transactions<sup>1</sup></b>	<b>214,836</b>	<b>53,771,284</b>	<b>225,598</b>	<b>64,101,537</b>	<b>5.01%</b>	<b>19.21%</b>
1.1 Interbank Fund Transfers	188,102	14,116,735	198,050	17,440,661	5.29%	23.55%
1.2 Retail Cheque Clearing	10,161	2,704,995	11,754	2,976,794	15.68%	10.05%
1.3 Securities Settlement	16,573	36,949,554	15,794	43,684,082	-4.70%	18.23%
<b>2. E-banking Transactions</b>	<b>129,102</b>	<b>8,407,733</b>	<b>130,998</b>	<b>9,359,406</b>	<b>1.47%</b>	<b>11.32%</b>
<b>2.1 Internet Banking Transactions</b>	<b>4,224</b>	<b>200,547</b>	<b>4,744</b>	<b>204,890</b>	<b>12.29%</b>	<b>2.17%</b>
2.1.1 Payments through Internet	624	82,493	598	80,036	-4.18%	-2.98%
2.1.2 Utility Bills Payments	1,262	3,637	1,367	2,998	8.31%	-17.57%
2.1.3 A/c to A/c Funds Transfer	1,399	66,809	1,441	73,865	2.94%	10.56%
2.1.4 3rd Party A/c to A/c Funds Transfer	939	47,608	1,338	47,991	42.55%	0.80%
<b>2.2 POS Transactions</b>	<b>9,272</b>	<b>47,116</b>	<b>9,450</b>	<b>47,842</b>	<b>1.92%</b>	<b>1.54%</b>
<b>2.3 Mobile Banking Transactions</b>	<b>1,492</b>	<b>24,668</b>	<b>1,537</b>	<b>25,852</b>	<b>2.95%</b>	<b>4.80%</b>
2.3.1 Payments through Mobile	97	717	90	733	-7.72%	2.25%
2.3.2 Utility Bill Payments	655	618	672	527	2.55%	-14.78%
2.3.3 A/c to A/c Funds Transfer	322	10,925	329	11,521	2.42%	5.46%
2.3.4 3rd Party A/c to A/c Funds Transfer	418	12,408	445	13,071	6.50%	5.34%
<b>2.4 ATM Transactions</b>	<b>84,337</b>	<b>889,699</b>	<b>82,301</b>	<b>858,427</b>	<b>-2.41%</b>	<b>-3.51%</b>
2.4.1 Cash Withdrawals	81,669	794,547	79,278	750,972	-2.93%	-5.48%
2.4.2 Cash Deposits	1	9	1	6	0.00%	-33.33%
2.4.3 Utility Bill Payments	293	1,294	313	1,254	6.60%	-3.15%
2.4.4 A/c to A/c Funds Transfer	1,089	39,255	1,307	41,549	19.95%	5.84%
2.4.5 Third Party A/c to A/c Funds Transfer	1,284	54,594	1,402	64,646	9.18%	18.41%
<b>2.5 Call Centre / IVR Banking Transactions</b>	<b>189</b>	<b>2,465</b>	<b>175</b>	<b>2,245</b>	<b>-7.16%</b>	<b>-8.89%</b>
2.5.1 Payments through Call Centre	78	752	72	688	-8.25%	-8.60%
2.5.2 Utility Bill Payments	84	600	76	373	-9.51%	-37.93%
2.5.3 A/c to A/c Funds Transfer	25	1,065	27	1,155	8.00%	8.45%
2.5.4 3rd Party A/c to A/c Funds Transfer	1	47	1	30	0.00%	-36.17%
<b>2.6 RTOB Transactions</b>	<b>29,587</b>	<b>7,243,239</b>	<b>32,792</b>	<b>8,220,150</b>	<b>10.83%</b>	<b>13.49%</b>
2.6.1 Real Time Cash Withdrawals	6,896	650,325	7,470	718,151	8.32%	10.43%
2.6.2 Real Time Cash Deposits	10,539	1,014,902	11,454	1,128,132	8.68%	11.16%
2.6.3 Real Time A/c to A/c Funds Transfer	7,720	3,868,587	9,435	4,696,239	22.20%	21.39%
2.6.4 Real Time 3rd Party A/c to A/c Funds Transfer	4,432	1,709,425	4,434	1,677,628	0.04%	-1.86%
<b>2.7 Non Financial Transactions through E-banking</b>	<b>62,905</b>		<b>60,137</b>		<b>-4.40%</b>	
2.7.1 Automated Teller Machines (ATMs)	29,394		27,059		-7.94%	
2.7.2 Internet	16,012		14,190		-11.38%	
2.7.3 Mobile	13,711		15,345		11.92%	
2.7.4 Call Centre	3,788		3,544		-6.44%	
<b>3. Paper Based Transactions</b>	<b>84,781</b>	<b>30,474,895</b>	<b>87,021</b>	<b>35,391,004</b>	<b>2.64%</b>	<b>16.13%</b>
3.1 Cash withdrawals through Cheques	43,561	5,008,382	45,513	4,552,330	4.48%	-9.11%
3.2 Transfers through Cheques	22,783	15,817,765	22,211	19,811,093	-2.51%	25.25%
3.3 Clearing through Cheques	13,357	5,803,554	13,984	6,133,987	4.69%	5.69%
3.4 Cheque Refunds	23	47,263	24	48,897	5.66%	3.46%
3.5 Pay Orders	2,268	1,519,772	2,462	2,494,908	8.53%	64.16%
3.6 Demand Drafts	1,340	569,607	1,424	574,435	6.28%	0.85%
3.7 Telegraphic Transfers	493	690,144	463	726,665	-6.00%	5.29%
3.8 Mail Transfers	181	351,736	159	367,090	-12.07%	4.37%
3.9 Dividend Warrants	112	27,887	302	41,087	170.90%	47.33%
3.10 Direct Debits	624	635,110	433	637,822	-30.49%	0.43%
3.11 Others <sup>2</sup>	40	3,675	46	2,690	14.39%	-26.80%

<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 2<sup>nd</sup> Quarter of FY2015-16 are provisional.

The table is compiled on the basis of data reported by Banks which is subject to possible errors from the source. Further, for the first time, data of Microfinance Banks (MFBs) has also been included in Payment Systems Statistics for 2<sup>nd</sup> Quarter of FY2015-16.

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

1.0 Infrastructure	1st Qtr FY2015-16	2nd Qtr FY2015-16 <sup>P</sup>	Quarterly Growth
1.1 Total Bank Branches	12,073	13,031	7.94%
1.2 Online Branches Network	11,437	12,442	8.79%
1.3 Automated Teller Machines (ATMs)	10,099	10,736	6.31%
1.4 Point of Sale (POS) Machines	44,383	50,072	12.82%
<b>2.0 Card Numbers</b>	<b>28,164,689</b>	<b>32,747,371</b>	<b>16.27%</b>
2.1 ATM Only Cards	901,888	4,863,923*	439.30%
2.2 Credit Cards	1,391,571	1,394,223	0.19%
2.3 Debit Cards	25,871,230	26,489,225	2.39%
<b>3.0 Registered Users</b>	<b>21,320,019</b>	<b>22,050,202</b>	<b>3.94%</b>
3.1 Internet	1,928,697	1,825,264	-5.36%
3.2 Mobile	2,283,069	2,252,688	-1.33%
3.3 Call Centre	17,108,253	18,082,644	5.70%

<sup>P</sup>Figures of 2<sup>nd</sup> Quarter of FY2015-16 are provisional.

\*Includes 3.7 Million Cards issued by Microfinance Banks which were not included previously.

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