

Table - 1: Payment Systems Statistics

(Number in Thousands & Amount in Million Rupees)

Type of Transactions	2nd Qtr FY2015-16		3rd Qtr FY2015-16 ^P		Quarterly Growth	
	Number	Amount	Number	Amount	Number	Amount
1. PRISM Transactions¹	225,598	64,101,537	235,274	56,385,394	4%	-12%
1.1 Interbank Fund Transfers	198,050	17,440,661	204,875	17,846,418	3%	2%
1.2 Retail Cheque Clearing	11,754	2,976,794	16,387	2,716,418	39%	-9%
1.3 Securities Settlement	15,794	43,684,082	14,012	35,822,558	-11%	-18%
2. E-banking Transactions	131,054	9,359,501	136,198	9,066,274	4%	-3%
2.1 Internet Banking Transactions	4,537	204,236	4,864	222,103	7%	9%
2.1.1 Payments through Internet	598	80,036	640	83,492	7%	4%
2.1.2 Utility Bill Payments	1,160	2,307	1,285	2,427	11%	5%
2.1.3 A/c to A/c Funds Transfers	1,441	73,871	1,446	76,447	0.3%	3%
2.1.4 3rd Party A/c to A/c Funds Transfers	1,339	48,022	1,494	59,737	12%	24%
2.2 POS Transactions	9,450	47,842	9,907	50,660	5%	6%
2.3 Mobile Banking Transactions	1,540	25,901	1,719	28,753	12%	11%
2.3.1 Payments through Mobile	90	733	91	833	1%	14%
2.3.2 Utility Bills Payments	673	527	752	535	12%	1%
2.3.3 A/c to A/c Funds Transfers	329	11,513	362	12,075	10%	5%
2.3.4 3rd Party A/c to A/c Funds Transfers	447	13,129	514	15,310	15%	17%
2.4 ATM Transactions	82,486	859,126	84,506	915,943	2%	7%
2.4.1 Cash Withdrawals	79,460	756,865	81,240	805,806	2%	6%
2.4.2 Cash Deposits	4	41	5	49	18%	21%
2.4.3 Utility Bills Payments	313	1,254	287	614	-8%	-51%
2.4.4 A/c to A/c Funds Transfers	1,148	40,885	1,224	42,984	7%	5%
2.4.5 3rd Party A/c to A/c Funds Transfers	1,561	60,082	1,750	66,490	12%	11%
2.5 Call Centre / IVR Banking Transactions	175	2,245	176	2,218	1%	-1%
2.5.1 Payments through Call Centre	72	688	65	679	-9%	-1%
2.5.2 Utility Bills Payments	76	373	82	328	8%	-12%
2.5.3 A/c to A/c Funds Transfers	27	1,155	28	1,181	4%	2%
2.5.4 3rd Party A/c to A/c Funds Transfers	1	30	1	31	0.3%	2%
2.6 RTOB Transactions	32,865	8,220,150	35,025	7,846,596	7%	-5%
2.6.1 Real Time Cash Withdrawals	7,470	718,151	8,204	781,708	10%	9%
2.6.2 Real Time Cash Deposits	11,527	1,128,132	12,980	1,183,234	13%	5%
2.6.3 Real Time A/c to A/c Funds Transfers	9,435	4,696,239	9,425	4,192,503	-0.1%	-11%
2.6.4 Real Time 3rd Party A/c to A/c Funds Transfers	4,434	1,677,628	4,416	1,689,152	-0.4%	1%
2.7 Non Financial Transactions through E-banking	59,932		64,652		8%	
2.7.1 Automated Teller Machines (ATMs)	26,853		27,160		1%	
2.7.2 Internet	14,190		19,530		38%	
2.7.3 Mobile	15,345		14,370		-6%	
2.7.4 Call Centre	3,544		3,592		1%	
3. Paper Based Transactions	87,153	35,391,618	82,507	33,997,954	-5%	-4%
3.1 Cash withdrawals through Cheques	45,635	4,554,816	43,033	4,344,938	-6%	-5%
3.2 Transfers through Cheques	22,212	19,811,701	20,278	19,654,270	-9%	-1%
3.3 Clearing through Cheques	13,915	6,103,807	13,995	6,323,962	1%	4%
3.4 Cheque Refunds	24	48,897	22	45,828	-6%	-6%
3.5 Pay Orders	2,512	2,512,421	2,511	1,544,268	-0.04%	-38%
3.6 Demand Drafts	1,450	584,621	1,424	528,042	-2%	-10%
3.7 Telegraphic Transfers	463	726,665	451	646,275	-3%	-11%
3.8 Mail Transfers	159	367,090	143	301,389	-10%	-18%
3.9 Dividend Warrants	302	41,087	109	24,718	-64%	-40%
3.10 Direct Debits	433	637,822	504	582,532	16%	-9%
3.11 Others ²	46	2,690	35	1,733	-23%	-36%

¹PRISM transactions numbers are in actual and not converted in thousand ("000").²Coupons & Refund Vouchers.^PFigures of 3rd Quarter of FY2015-16 are provisional.

The table is compiled on the basis of data reported by Banks (including Microfinance Banks) which is subject to possible errors from the source.

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

1.0 Infrastructure	2nd Qtr FY2015-16	3rd Qtr FY2015-16 ^P	Quarterly Growth
1.1 Total Bank Branches	13,033	13,119	1%
1.2 Online Branches Network	12,442	12,527	1%
1.3 Automated Teller Machines (ATMs)	10,736	11,100	3%
1.4 Point of Sale (POS) Machines	50,072	52,501	5%
2.0 Card Numbers	32,643,943	33,653,149	3%
2.1 ATM Only Cards	4,760,495	4,794,134	1%
2.2 Credit Cards	1,394,223	1,433,267	3%
2.3 Debit Cards	26,489,225	27,425,748	4%
3.0 Registered Users	22,160,596	22,963,508	4%
3.1 Internet	1,825,264	1,810,964	-1%
3.2 Mobile	2,252,688	2,357,915	5%
3.3 Call Centre	18,082,644	18,794,629	4%

^PFigures of 3rd Quarter of FY2015-16 are provisional.

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