OVERVIEW - PAYMENT SYSTEMS STATISTICS FOR THIRD QUARTER OF FY15

During the third quarter of FY15, Pakistan Realtime Interbank Settlement Mechanism (PRISM) settled 198,250 transactions of value Rs.51.5 Trillion showing an increase of 5.0% and 21% in volume and value respectively compared to second quarter of FY15. The major share in increase of number of PRISM transactions was contributed by Interbank Funds Transfer which increased by almost 6% while increase in value of PRISM transactions was contributed by securities settlement which increased by almost 45%.

During the third quarter of FY15, the volume and value of Internet Banking transactions showed an increase of 10% and 6% respectively. The volume and value of Point of Sale (POS) transactions has declined slightly by 1.4% and 3.0% compared to last quarter. The volume of Mobile Banking transactions has decreased by 15% while its value increased by 14% as compared to the previous quarter of FY15. Similarly, Automated Teller Machine (ATM) transactions showed a growth of 2% in volume and 6% in value as compared to last quarter of FY15. The volume of Real Time Online Banking (RTOB) transactions showed a growth of over 6% while its value showed a slight decrease of 0.8% compared to second quarter of FY15. Non financial transactions¹, during the third quarter of FY15 showed a growth of over 4%.

During the third quarter of current fiscal year, the network of ATMs continued to show a growth of 3.3% reaching to 9,312. During this quarter, 2,341 Point of Sale (POS) machines were installed by banks showing a growth of 7% as compared to second quarter of FY15. The number of cards issued by banks has also increased by 2% reaching the total of 26.5 Million by the end of the quarter under review. During the current quarter, registered users of Internet, Mobile and Call Centre banking showed a growth of 5.9% reaching to 19.7 Million by the end of third quarter of FY15.

¹ Non-Financial transactions include Balance Enquiry, Credentials and Cheque Book Issuance requests etc through Alternative Delivery Channels.

Type of Transactions 2nd Qtr FV15 3nd Qtr FV15 1. PRISM Transactions ¹ 188,424 42,420,415 198,220 51,495,918 1.1 Interbark Fund Transfer 199,427 15,051,314 168,221 13,813,939 1.2 Retail Cheque Clearing 199,422 5,051,314 168,221 13,813,939 1.2 Retail Cheque Clearing 199,422 3,232,953 115,640 8,237,033 2. Hoanking Transactions 3,698 187,463 4,065 199,095 2.1.1 Payment Through Internet 546 78,511 559 76,482 2.1.2 Unlity Bils Payment 1,040 2,483 1,080 2,085 2.1.3 A/c to A/c Funds Transfer 1,037 52,717 1,180 62,012 2.1.4 Julty Bils Payment 845 1,202 501 331 2.3.1 Oble Banking Transactions 1,503 2,3819 1,285 27,003 2.3.1 Unlity Bils Payment 845 1,202 501 331 2.3.3 A/c to A/c Funds Transfer 1,318 1,2766 387 1,4151 <tr< th=""><th colspan="6">(Number in Thousands & Amount in Million Rupees</th></tr<>	(Number in Thousands & Amount in Million Rupees					
Number Number<				3rd Qtr FY15		
11 Interbank Fund Transfer 15,9427 15,051,314 163,221 13,313,399 1.2 Retail Cheque Clearing 10,926 3,232,958 11,038 2,626,423 1.3 Securities Settlement 18,071 24,136,142 18,891 35,055,557 2.1 Determet Banking Transactions 3,068 187,463 4,085 199,095 2.1.1 Payment Through Internet 546 78,511 559 76,482 2.1.2 Uilty Bills Payment 1,040 2,483 1,080 2,085 2.1.4 ard Party A/c to A/c Funds Transfer 1,076 53,751 1,266 58,516 2.2 Paymen Through Mobile 91 4444 489 537 2.3.1 Paymen Through Mobile 91 14464 89 331 2.3.3 A/c to A/c Funds Transfer 318 12,266 387 14,185 2.4.1 Tassactions 72,201 757,60 73,932 804,015 2.4.1 Cash Withdraval 69,612 63,4	Type of Transactions	Number	Amount	Number	Amount	
11 Interbank Fund Transfer 15,9427 15,051,314 163,221 13,313,399 1.2 Retail Cheque Clearing 10,926 3,232,958 11,038 2,626,423 1.3 Securities Settlement 18,071 24,136,142 18,891 35,055,557 2.1 Determet Banking Transactions 3,068 187,463 4,085 199,095 2.1.1 Payment Through Internet 546 78,511 559 76,482 2.1.2 Uilty Bills Payment 1,040 2,483 1,080 2,085 2.1.4 ard Party A/c to A/c Funds Transfer 1,076 53,751 1,266 58,516 2.2 Paymen Through Mobile 91 4444 489 537 2.3.1 Paymen Through Mobile 91 14464 89 331 2.3.3 A/c to A/c Funds Transfer 318 12,266 387 14,185 2.4.1 Tassactions 72,201 757,60 73,932 804,015 2.4.1 Cash Withdraval 69,612 63,4	1. PRISM Transactions ¹	188,424	42,420,415	198,250	51,495,918	
1.3 Securities Settlement 18,071 24,136,142 18,891 35,055,557 2. I-Diterret Banking Transactions 112,325 8,827,235 115,640 8,827,703 2.1 Internet Banking Transactions 3,668 187,463 4,085 199,095 2.1.1 Utility Bills Payment 1,040 2,433 1,080 2,085 2.1.1 J Chilly Bills Payment 1,040 2,433 1,080 2,012 2.1.4 3rd Party A/c to A/c Funds Transfer 1,076 53,751 1,266 58,516 2.2 POS Transactions 7,676 41,478 7,570 40,262 2.3 Mobile Banking Transactions 1,603 23,819 1,285 27,203 2.3.3 Ly to A/c Funds Transfer 318 12,766 387 14,185 2.4 ATM Transactions 72,201 757,760 73,932 804,015 2.4.1 Cash Withdrawal 69,612 637,843 71,156 672,501 2.4.2 Cash Deposit 1 8 1 10 2.4.3 Utilty Bills Payment 201 624 210 5233		159,427	15,051,314	168,321	13,813,939	
13 18,071 24,136,142 18,891 35,055,557 2. Louking Transactions 112,325 8,827,235 115,640 8,823,703 2.1 Internet Banking Transactions 3,698 187,463 4,085 199,095 2.1.1 Payment Through Internet 546 78,511 559 76,482 2.1.2 Utily Bils Payment 1,040 2,4483 1,080 2,085 2.1.3 A/c to A/c Funds Transfer 1,037 52,717 1,180 62,012 2.1.4 3rd Party A/c to A/c Funds Transfer 1,037 52,717 1,180 62,012 2.3 Mobile Banking Transactions 7,676 41.478 7,570 40,262 2.3 Mobile Banking Transactions 1,603 23,819 1,285 27,203 2.3.3 A/c to A/c Funds Transfer 318 1,2766 337 1,4185 2.3.3 A/c to A/c Funds Transfer 1318 12,766 373 14,185 2.4 ATM Transactions 72,201 757,760 73,932 804,015 2.4.4 Cash Windrawal 69,612 637,843 71,156 672,561 2.4.4 A/c to A/c Funds Transfer 1,021 48,325 </td <td>1.2 Retail Cheque Clearing</td> <td>10,926</td> <td>3,232,958</td> <td>11,038</td> <td>2,626,423</td>	1.2 Retail Cheque Clearing	10,926	3,232,958	11,038	2,626,423	
2.1 Internet Banking Transactions 3,698 187,643 4,085 199,095 2.1.1 Payment Through Internet 546 78,511 559 76,482 2.1.2 Utility Bills Payment 1,040 2,483 1,080 2,085 2.1.3 A/c to A/c Funds Transfer 1,037 52,171 1,180 62,012 2.1.4 Jrd Party A/c to A/c Funds Transfer 1,076 53,751 1,266 58,516 2.2 POS Transactions 7,676 41,478 7,570 40,262 2.3.1 Payment Through Moble 91 464 89 537 2.3.2 Utility Bills Payment 845 1,202 501 331 2.3.3 A/c to A/c Funds Transfer 318 12,766 387 14,185 2.4.4 ATM Transactions 72,201 757,760 73,932 804,015 2.4.4 A/c to A/c Funds Transfer 1,021 464,40 210 52,341 2.4.4 A/c to A/c Funds Transfer 1,021 462,42 210 52,341 2.4.4 A/c to A/c Funds Transfer 1,367 70,960 1,465 78,887 <td></td> <td>18,071</td> <td>24,136,142</td> <td>18,891</td> <td>35,055,557</td>		18,071	24,136,142	18,891	35,055,557	
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2.1.3 A/c to A/c Funds Transfer 1,037 52,717 1,180 62,012 2.1.4 3rd Party A/c to A/c Funds Transfer 1,076 53,751 1,266 58,516 2.2 POS Transactions 7,676 41,478 7,570 40,262 2.3 Mobile Banking Transactions 1,503 23,819 1,285 27,203 2.3.1 Payment Through Mobile 91 464 89 308 12,151 2.3.3 A/c to A/c Funds Transfer 248 9,388 308 12,151 2.3.4 3rd Party A/c to A/c Funds Transfer 318 12,766 387 14,185 2.4.1 Cash Withdrawal 69,612 637,843 71,156 672,561 2.4.2 Cash Deposit 1 8 1 101 2.4.3 Udity Bills Payment 201 624 210 523 2.4.4 A/c to A/c Funds Transfer 1,367 70,960 1,465 78,887 2.5 Call Center / IVR Banking Transactions 185 2,324 187 2,231 2.5.1 Payment Through Call Center 84 691 83 706<	2.1.1 Payment Through Internet	546	78,511	559	76,482	
2.1.4 3rd Party A/c to A/c Funds Transfer 1,076 53,751 1,266 58,516 2.2 POS Transactions 1,503 23,819 1,285 27,203 2.3.1 Delibe Banking Transactions 1,503 23,819 1,285 27,203 2.3.2 Unlity Bills Payment 845 1,202 501 331 2.3.3 A/c to A/c Funds Transfer 248 9,388 308 12,151 2.3.4 3rd Party A/c to A/c Funds Transfer 318 12,766 337 14,185 2.4.4 TIM Transactions 72,201 757,760 73,932 804,015 2.4.4 Cash Withdrawal 69,612 637,843 71,156 672,561 2.4.4 Cash Withdrawal 201 624 210 523 2.4.4 Cash Unlity Bills Payment 201 624 210 523 2.4.4 A/c to A/c Funds Transfer 1,021 48,325 1,101 52,034 2.4.5 Third Party A/c to A/c Funds Transfer 1,367 70,960 1,465 78,887 2.5.2 Unlity Bills Payment 73 380 75 283 2.5.3 A/c to A/c Funds Transfer 27 1,164 26	2.1.2 Utility Bills Payment	1,040	2,483	1,080	2,085	
2.2 POS Transactions 7,676 41,478 7,570 40,262 2.3 Mobile Banking Transactions 1,503 23,819 1,285 27,203 2.3.1 Payment Through Mobile 91 464 89 537 2.3.2 Utility Bills Payment 845 1,202 501 331 2.3.3 A'c to A/c Funds Transfer 218 9,388 308 12,151 2.3.4 a'd Party A/c to A/c Funds Transfer 318 12,766 387 14,185 2.4 A TM Transactions 72,201 757,760 73,932 804,015 2.4.1 Cash Withdrawal 69,612 637,843 71,156 672,561 2.4.4 C tash Withdrawal 69,612 637,843 71,156 672,561 2.4.4 A/c to A/c Funds Transfer 1,367 70,960 1,465 78,887 2.5.1 Payment Through Call Center 84 691 83 706 2.5.1 Payment Through Call Center 71 1,164 26 1,153 2.5.1 Payment Through Call Center 71 1,164 26 1,153	2.1.3 A/c to A/c Funds Transfer	1,037	52,717	1,180	62,012	
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2.3.2 Utility Bills Payment 845 1,202 501 331 2.3.3 A/c to A/c Funds Transfer 248 9,388 308 12,151 2.3.4 3rd Party A/c to A/c Funds Transfer 318 12,766 387 14,185 2.4 ATM Transactions 72,201 757,760 73,932 804,015 2.4.1 Cash Withdrawal 69,612 637,843 71,156 672,561 2.4.2 Cash Deposit 1 8 1 10 2.4.3 Utility Bills Payment 201 624 210 523 2.4.4 A/c to A/c Funds Transfer 1,021 48,325 1,101 52,034 2.4.5 Third Party A/c to A/c Funds Transfer 1,367 70,960 1,465 78,887 2.5.1 Payment Through Call Center 84 691 83 706 2.5.2 Utility Bills Payment 73 380 75 283 2.5.3 A/c to A/c Funds Transfer 27 1,164 26 1,153 2.5.4 A/g Party A/c to A/c Funds Transfer 2 89 2 89 2.6 RTOB Tran	2.3 Mobile Banking Transactions	1,503	23,819	1,285	27,203	
2.3.3 A/c to A/c Funds Transfer 248 9,388 308 12,151 2.3.4 3rd Party A/c to A/c Funds Transfer 318 12,766 387 14,185 2.4 ATM Transactions 72,201 757,760 73,932 804,015 2.4.1 Cash Withdrawal 69,612 637,843 71,156 672,561 2.4.2 Cash Deposit 1 8 1 100 2.4.3 Utility Bills Payment 201 624 210 523 2.4.4 A/c to A/c Funds Transfer 1,367 70,960 1,465 78,887 2.5.1 Payment Through Call Center 84 691 83 706 2.5.2 Utility Bills Payment 73 380 75 283 2.5.3 A/c to A/c Funds Transfer 27 1,164 26 1,153 2.5.3 A/c to A/c Funds Transfer 2 89 2 89 2.6.1 Real Time Cash Withdrawis 5,880 518,170 6,338 519,766 2.6.2 Real Time Cash Deposits 9,195 751,336 10,183 775,323 2.6.3 Real Time A/c	2.3.1 Payment Through Mobile	91	464	89	537	
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2.4 ATM Transactions 72,201 757,760 73,932 804,015 2.4.1 Cash Withdrawal 69,612 637,843 71,156 672,561 2.4.2 Cash Deposit 1 8 1 10 2.4.3 Utility Bills Payment 201 624 210 523 2.4.4 A/c to A/c Funds Transfer 1,021 48,325 1,101 52,034 2.4.5 Third Party A/c to A/c Funds Transfer 1,367 70,960 1,465 78,887 2.5 Call Center / INR Banking Transactions 185 2,324 187 2,231 2.5.1 Payment Through Call Center 84 691 83 706 2.5.2 Utilty Bills Payment 73 380 75 283 2.5.3 A/c to A/c Funds Transfer 27 1,164 26 1,153 2.5.4 ard Party A/c to A/c Funds Transfer 27,962 7,814,391 28,581 7,750,897 2.6.1 Real Time Cash Withdrawls 5,880 518,170 6,338 519,766 2.6.2 Real Time Cash Deposits 9,195 751,336 10,183 775,323	2.3.3 A/c to A/c Funds Transfer	248	9,388	308	12,151	
2.4.1 Cash Withdrawal 69,612 637,843 71,156 672,561 2.4.2 Cash Deposit 1 8 1 10 2.4.3 Utility Bills Payment 201 624 210 523 2.4.4 A/c to A/c Funds Transfer 1,021 48,325 1,101 52,034 2.4.5 Third Party A/c to A/c Funds Transfer 1,367 70,960 1,465 78,887 2.5.1 Payment Through Call Center 84 691 83 706 2.5.2 Utility Bills Payment 73 380 75 283 2.5.3 A/c to A/c Funds Transfer 27 1,164 26 1,153 2.5.4 3rd Party A/c to A/c Funds Transfer 2 89 2 89 2.6.1 Real Time Cash Withdrawls 5,880 518,170 6,338 519,766 2.6.2 Real Time Cash Deposits 9,195 751,336 10,183 775,523 2.6.3 Real Time A/C to A/C Funds Transfers 4,501 4,500,477 4,506,477 2.6.4 Real Time SidParty A/C to A/C Fund Transfers 4,741 1,974,700 4,252 1,949,332 2.7.1 Non Financial Transactions through E-banking 55,844 58,28	2.3.4 3rd Party A/c to A/c Funds Transfer	318	12,766	387	14,185	
2.4.2 Cash Deposit 1 8 1 10 2.4.3 Utility Bills Payment 201 624 210 523 2.4.4 A/c to A/c Funds Transfer 1,021 48,325 1,101 52,034 2.4.5 Third Party A/c to A/c Funds Transfer 1,367 70,960 1,465 78,887 2.5 Call Center / IVR Banking Transactions 185 2,324 187 2,231 2.5.1 Payment Through Call Center 84 691 83 706 2.5.2 Utility Bills Payment 73 380 75 283 2.5.3 A/c to A/c Funds Transfer 27 1,164 26 1,153 2.5.4 3rd Party A/c to A/c Funds Transfer 2 89 2 89 2.6 RTOB Transactions 27,062 7,814,391 28,581 7,750,897 2.6.1 Real Time Cash Withdrawls 5,880 518,170 6,338 519,706 2.6.3 Real Time Cash Deposits 9,195 751,336 10,183 775,323 2.6.4 Real Time A/C to A/C Funds Transfers 7,612 4,570,186 7,807 4,506,477 2.6.4 Real Time A/C to A/C Funds Transfers 7,612 4,570,186	2.4 ATM Transactions	72,201	757,760	73,932	804,015	
Diffust Bills Payment 201 624 210 523 2.4.3 Utility Bills Payment 1,021 48,325 1,101 52,034 2.4.5 Third Party A/c to A/c Funds Transfer 1,367 70,960 1,465 78,887 2.5 Call Center / IVR Banking Transactions 185 2,224 187 2,231 2.5.1 Payment Through Call Center 84 691 83 706 2.5.2 Utility Bills Payment 73 380 75 283 2.5.3 A/c to A/c Funds Transfer 2 89 2 89 2.6 RTOB Transactions 27,062 7,814,391 28,581 7,750,897 2.6.1 Real Time Cash Withdrawls 5,880 518,170 6,338 519,766 2.6.2 Real Time Cash Deposits 9,195 751,336 10,183 775,323 2.6.4 Real Time A/C to A/C Fund Transfers 7,612 4,570,186 7,807 4,506,477 2.6.4 Real Time A/C to A/C Fund Transfers 4,374 1,974,700 4,252 1,949,332 2.7.1 Automated Teller Machines (ATMs) 25,704 25,938	2.4.1 Cash Withdrawal	69,612	637,843	71,156	672,561	
2.4.4 A/c to A/c Funds Transfer 1,021 48,325 1,101 52,034 2.4.5 Third Party A/c to A/c Funds Transfer 1,367 70,960 1,465 78,887 2.5 Call Center / IVR Banking Transactions 185 2,324 187 2,231 2.5.1 Payment Through Call Center 84 691 83 706 2.5.1 Payment Through Call Center 73 380 75 283 2.5.3 A/c to A/c Funds Transfer 2 89 2 89 2.5.4 3rd Party A/c to A/c Funds Transfer 2 89 2 89 2.6.1 Real Time Cash Withdrawls 5,880 518,170 6,338 519,766 2.6.2 Real Time Cash Withdrawls 9,195 751,336 10,183 775,323 2.6.3 Real Time A/C to A/C Funds Transfers 7,612 4,570,186 7,807 4,506,477 2.6.4 Real Time 3rd Party A/c to A/C Fund Transfers 25,704 25,938 2 25,938 2.7.1 Automated Teller Machines (ATMs) 25,704 25,938 3,507 2.7.2 Internet 14,021 15,324 3,507 2.7.3 Mobile 12,983 13,520 3,507	2.4.2 Cash Deposit	1	8	1	10	
2.4.5 Third Party A/c to A/c Funds Transfer 1,367 70,960 1,465 78,887 2.5 Call Center / IVR Banking Transactions 185 2,324 187 2,231 2.5.1 Payment Through Call Center 84 691 83 706 2.5.2 Utility Bills Payment 73 380 75 283 2.5.3 A/c to A/c Funds Transfer 2 89 2 89 2.5.4 3rd Party A/c to A/c Funds Transfer 2 89 2 89 2.6 RTOB Transactions 27,062 7,814,391 28,581 7,750,897 2.6.1 Real Time Cash Withdrawls 5,880 518,170 6,338 519,766 2.6.2 Real Time Cash Deposits 9,195 751,336 10,183 775,323 2.6.3 Real Time A/C to A/C Funds Transfers 7,612 4,570,186 7,807 4,506,477 2.6.4 Real Time ard Party A/C to A/C Fund Transfers 9,193 751,336 10,183 775,323 2.7.1 Automated Teller Machines (ATMs) 25,704 25,938 2.7.2 1,949,332 2.7.3 Mobile 12,983 13,520 13,520 13,520 2.7.4 Call Centre 3,	2.4.3 Utility Bills Payment	201	624	210	523	
2.5 Call Center / IVR Banking Transactions 185 2,324 187 2,231 2.5.1 Payment Through Call Center 84 691 83 706 2.5.2 Utility Bills Payment 73 380 75 283 2.5.3 A/c to A/c Funds Transfer 27 1,164 26 1,153 2.5.4 3rd Party A/c to A/c Funds Transfer 2 89 2 89 2.6 RTOB Transactions 27,062 7,814,391 28,581 7,750,897 2.6.1 Real Time Cash Withdrawls 5,880 518,170 6,338 519,766 2.6.2 Real Time Cash Deposits 9,195 751,336 10,183 775,323 2.6.3 Real Time 3rd Party A/C to A/C Funds Transfers 4,370 4,570,186 7,807 4,506,477 2.6.4 Real Time 3rd Party A/C to A/C Fund Transfers 4,374 1,974,700 4,252 1,949,332 2.7.1 Automated Teller Machines (ATMs) 25,704 25,938 2 2.7.4 Call Centre 3,136 3,507 3.1 Cash withdrawals through Cheques 43,001 4,417,168 40,200 3,864,008 3,217	2.4.4 A/c to A/c Funds Transfer	1,021	48,325	1,101	52,034	
2.5.1 Payment Through Call Center 84 691 83 706 2.5.2 Utility Bills Payment 73 380 75 283 2.5.3 A/c to A/c Funds Transfer 27 1,164 26 1,153 2.5.4 3rd Party A/c to A/c Funds Transfer 2 89 2 89 2.6 RTOB Transactions 27,062 7,814,391 28,581 7,750,897 2.6.1 Real Time Cash Withdrawls 5,880 518,170 6,338 519,766 2.6.2 Real Time Cash Deposits 9,195 751,336 10,183 775,323 2.6.3 Real Time A/C to A/C Funds Transfers 7,612 4,570,186 7,807 4,506,477 2.6.4 Real Time 3rd Party A/C to A/C Fund Transfers 4,374 1,974,700 4,252 1,949,332 2.7.1 Nutomated Teller Machines (ATMs) 25,704 25,938 2.7.2 1,40021 15,324 2.7.2 Internet 14,021 15,524 3,507 3.507 3.507 3.1 Cash withdrawals through Cheques 30,01 4,417,168 40,200 3,864,008 3.2 Transfer through Cheques 15,672 7,035,422 14,631 6,086,052	2.4.5 Third Party A/c to A/c Funds Transfer	1,367	70,960	1,465	78,887	
2.5.2 Utility Bills Payment 73 380 75 283 2.5.3 A/c to A/c Funds Transfer 27 1,164 26 1,153 2.5.4 3rd Party A/c to A/c Funds Transfer 2 89 2 89 2.6 RTOB Transactions 27,062 7,814,391 28,581 7,750,897 2.6.1 Real Time Cash Withdrawls 5,880 518,170 6,338 519,766 2.6.2 Real Time Cash Deposits 9,195 751,336 10,183 775,323 2.6.3 Real Time Cash Deposits 9,195 751,336 10,183 775,323 2.6.4 Real Time 3rd Party A/C to A/C Fund Transfers 4,374 1,974,700 4,252 1,949,332 2.7.0 Nor Financial Transactions through E-banking 55,844 58,289 2 2 2.7.1 Automated Teller Machines (ATMs) 25,704 25,938 2 2 3,507 3.1 Cash withdrawals through Cheques 31,366 3,507 3,507 3,507 3,544 3,507 3.1 Cash withdrawals through Cheques 30,553 16,581,949 24,500 15,247,056 3.3 Clearing through Cheques 30,553 16,581,949 24,500 <td>2.5 Call Center / IVR Banking Transactions</td> <td>185</td> <td>2,324</td> <td>187</td> <td>2,231</td>	2.5 Call Center / IVR Banking Transactions	185	2,324	187	2,231	
Drive of one of the original strength 27 1,164 26 1,153 2.5.3 A/c to A/c Funds Transfer 2 89 2 89 2.6 RTOB Transactions 27,062 7,814,391 28,581 7,750,897 2.6.1 Real Time Cash Withdrawls 5,880 518,170 6,338 519,766 2.6.2 Real Time Cash Deposits 9,195 751,336 10,183 775,323 2.6.3 Real Time A/C to A/C Funds Transfers 7,612 4,570,186 7,807 4,506,477 2.6.4 Real Time 3rd Party A/C to A/C Fund Transfers 7,710 4,252 1,949,332 2.7 Non Financial Transactions through E-banking 55,844 58,289 2.7.1 Automated Teller Machines (ATMs) 25,704 25,938 2.7.2 Internet 14,021 15,324 2.7.3 Mobile 3,136 3,507 3.1 Cash withdrawals through Cheques 43,001 4,417,168 40,200 3,864,008 3.2 Transfer through Cheques 15,672 7,035,422 14,631 6,086,052 3.4 Cheque Refund 25 66,559 24 69,841 3.5 Pay Order	2.5.1 Payment Through Call Center	84	691	83	706	
2.5.4 3rd Party A/c to A/c Funds Transfer 2 89 2 89 2.6 RTOB Transactions 27,062 7,814,391 28,581 7,750,897 2.6.1 Real Time Cash Withdrawls 5,880 518,170 6,338 519,766 2.6.2 Real Time Cash Deposits 9,195 751,336 10,183 775,323 2.6.3 Real Time A/C to A/C Funds Transfers 7,612 4,570,186 7,807 4,506,477 2.6.4 Real Time 3rd Party A/C to A/C Fund Transfers 4,374 1,974,700 4,252 1,949,332 2.7 Non Financial Transactions through E-banking 55,844 58,289 52,704 25,938 2.7.1 Automated Teller Machines (ATMs) 25,704 25,938 13,520 2.7.4 Call Centre 3,136 3,507 3. Paper Based Transactions 94,286 32,868,802 85,579 29,418,779 3.1 Cash withdrawals through Cheques 30,553 16,581,949 24,500 15,247,056 3.3 Clearing through Cheques 25,104 25 66,559 24 69,841 3.5 Pay Orders 2,130 1,728,380	2.5.2 Utility Bills Payment	73	380	75	283	
2.6 RTOB Transactions27,0627,814,39128,5817,750,8972.6.1 Real Time Cash Withdrawls5,880518,1706,338519,7662.6.2 Real Time Cash Deposits9,195751,33610,183775,3232.6.3 Real Time A\C to A\C Funds Transfers7,6124,570,1867,8074,506,4772.6.4 Real Time 3rd Party A\C to A\C Fund Transfers4,3741,974,7004,2521,949,3322.7 Non Financial Transactions through E-banking55,84458,2892.7.1 Automated Teller Machines (ATMs)25,70425,9382.7.22.7.2 Internet14,02115,3242.7.32.7.4 Call Centre3,1363,5073,5073.1 Cash withdrawals through Cheques43,0014,417,16840,2003,864,0083.2 Transfer through Cheques30,55316,581,94924,50015,247,0563.3 Clearing through Cheques25,1301,728,3802,1411,533,7523.6 Demand Drafts2,1301,728,3802,1411,533,7523.6 Demand Drafts1,396694,2041,380588,7113.7 Telegraphic Transfers471708,438445593,5153.8 Mail Transfers195571,196183555,4883.9 Dividend Warrants23439,03884829,4183.10 Direct Debit5491,021,488513847,563	2.5.3 A/c to A/c Funds Transfer	27	1,164	26	1,153	
2.6.1 Real Time Cash Withdrawls 5,880 518,170 6,338 519,766 2.6.2 Real Time Cash Deposits 9,195 751,336 10,183 775,323 2.6.3 Real Time A\C to A\C Funds Transfers 7,612 4,570,186 7,807 4,506,477 2.6.4 Real Time 3rd Party A\C to A\C Fund Transfers 4,374 1,974,700 4,252 1,949,332 2.7 Non Financial Transactions through E-banking 55,844 58,289 25,704 25,938 2.7.1 Automated Teller Machines (ATMs) 25,704 25,938 13,520 2.7.2 Internet 14,021 15,324 15,324 2.7.3 Mobile 12,983 13,520 3,507 3. Paper Based Transactions 94,286 32,868,802 85,579 29,418,779 3.1 Cash withdrawals through Cheques 30,553 16,581,949 24,500 15,247,056 3.3 Clearing through Cheques 15,672 7,035,422 14,631 6,086,052 3.4 Cheque Refund 25 66,559 24 69,841 3.5 Pay Orders 2,130 1,728,380 2,141 1,533,752 3.6 Demand Drafts 1,396 694,204	2.5.4 3rd Party A/c to A/c Funds Transfer	2	89	2	89	
2.6.2 Real Time Cash Deposits9,195751,33610,183775,3232.6.3 Real Time A\C to A\C Funds Transfers7,6124,570,1867,8074,506,4772.6.4 Real Time 3rd Party A\C to A\C Fund Transfers4,3741,974,7004,2521,949,3322.7 Non Financial Transactions through E-banking55,84458,2892.7.1 Automated Teller Machines (ATMs)25,70425,9382.7.2 Internet14,02115,3242.7.3 Mobile12,98313,5202.7.4 Call Centre3,1363,5073. Paper Based Transactions94,28632,868,80285,5793.1 Cash withdrawals through Cheques30,55316,581,94924,5003.2 Transfer through Cheques15,6727,035,42214,6316,086,0523.4 Cheque Refund2566,5592469,8413.5 Pay Orders2,1301,728,3802,1411,533,7523.6 Demand Drafts1,396694,2041,380588,7113.7 Telegraphic Transfers471708,438445593,5153.8 Mail Transfers195571,196183555,4883.9 Dividend Warrants23439,03884829,4183.10 Direct Debit5491,021,488513847,563	2.6 RTOB Transactions	27,062	7,814,391	28,581	7,750,897	
2.6.3 Real Time A\C to A\C Funds Transfers7,6124,570,1867,8074,506,4772.6.4 Real Time 3rd Party A\C to A\C Fund Transfers4,3741,974,7004,2521,949,3322.7 Non Financial Transactions through E-banking55,84458,2892.7.1 Automated Teller Machines (ATMs)25,70425,9382.7.2 Internet14,02115,3242.7.3 Mobile12,98313,5202.7.4 Call Centre3,1363,5073.1 Cash withdrawals through Cheques43,0014,417,16840,2003,864,0083.2 Transfer through Cheques30,55316,581,94924,50015,247,0563.3 Clearing through Cheques15,6727,035,42214,6316,086,0523.4 Cheque Refund2566,5592469,8413.5 Pay Orders2,1301,728,3802,1411,533,7523.6 Demand Drafts1,396694,2041,380588,7113.7 Telegraphic Transfers471708,438445593,5153.8 Mail Transfers195571,196183555,4883.9 Dividend Warrants23439,03884829,4183.10 Direct Debit5491,021,488513847,563	2.6.1 Real Time Cash Withdrawls	5,880	518,170	6,338	519,766	
2.6.4 Real Time 3rd Party A\C to A\C Fund Transfers4,3741,974,7004,2521,949,3322.7 Non Financial Transactions through E-banking55,84458,2892.7.1 Automated Teller Machines (ATMs)25,70425,9382.7.2 Internet14,02115,3242.7.3 Mobile12,98313,5202.7.4 Call Centre3,1363,5073.1 Cash withdrawals through Cheques43,0014,417,16840,2003,864,0083.2 Transfer through Cheques30,55316,581,94924,50015,247,0563.3 Clearing through Cheques15,6727,035,42214,6316,086,0523.4 Cheque Refund2566,5592469,8413.5 Pay Orders2,1301,728,3802,1411,533,7523.6 Demand Drafts1,396694,2041,380588,7113.7 Telegraphic Transfers471708,438445593,5153.8 Mail Transfers195571,196183555,4883.9 Dividend Warrants23439,03884829,4183.10 Direct Debit5491,021,488513847,563	2.6.2 Real Time Cash Deposits	9,195	751,336	10,183	775,323	
2.7 Non Financial Transactions through E-banking55,84458,2892.7.1 Automated Teller Machines (ATMs)25,70425,9382.7.2 Internet14,02115,3242.7.3 Mobile12,98313,5202.7.4 Call Centre3,1363,5073. Paper Based Transactions94,28632,868,80285,5793.1 Cash withdrawals through Cheques43,0014,417,16840,2003,864,0083.2 Transfer through Cheques30,55316,581,94924,50015,247,0563.3 Clearing through Cheques15,6727,035,42214,6316,086,0523.4 Cheque Refund2566,5592469,8413.5 Pay Orders2,1301,728,3802,1411,533,7523.6 Demand Drafts1,396694,2041,380588,7113.7 Telegraphic Transfers1195571,196183555,4883.9 Dividend Warrants23439,03884829,4183.10 Direct Debit5491,021,488513847,563	2.6.3 Real Time A\C to A\C Funds Transfers	7,612	4,570,186	7,807	4,506,477	
2.7.1 Automated Teller Machines (ATMs)25,70425,9382.7.2 Internet14,02115,3242.7.3 Mobile12,98313,5202.7.4 Call Centre3,1363,507 3. Paper Based Transactions 94,28632,868,80285,57929,418,7793.1 Cash withdrawals through Cheques43,0014,417,16840,2003,864,0083.2 Transfer through Cheques30,55316,581,94924,50015,247,0563.3 Clearing through Cheques15,6727,035,42214,6316,086,0523.4 Cheque Refund2566,5592469,8413.5 Pay Orders2,1301,728,3802,1411,533,7523.6 Demand Drafts1,396694,2041,380588,7113.7 Telegraphic Transfers471708,438445593,5153.8 Mail Transfers195571,196183555,4883.9 Dividend Warrants23439,03884829,4183.10 Direct Debit5491,021,488513847,563	2.6.4 Real Time 3rd Party A\C to A\C Fund Transfers	4,374	1,974,700	4,252	1,949,332	
2.7.2 Internet14,02115,3242.7.3 Mobile12,98313,5202.7.4 Call Centre3,1363,507 3. Paper Based Transactions94,28632,868,80285,57929,418,779 3.1 Cash withdrawals through Cheques43,0014,417,16840,2003,864,0083.2 Transfer through Cheques30,55316,581,94924,50015,247,0563.3 Clearing through Cheques15,6727,035,42214,6316,086,0523.4 Cheque Refund2566,5592469,8413.5 Pay Orders2,1301,728,3802,1411,533,7523.6 Demand Drafts1,396694,2041,380588,7113.7 Telegraphic Transfers471708,438445593,5153.8 Mail Transfers195571,196183555,4883.9 Dividend Warrants23439,03884829,4183.10 Direct Debit5491,021,488513847,563	2.7 Non Financial Transactions through E-banking	55,844		58,289		
2.7.3 Mobile12,98313,5202.7.4 Call Centre3,1363,507 3. Paper Based Transactions94,28632,868,80285,57929,418,779 3.1 Cash withdrawals through Cheques43,0014,417,16840,2003,864,0083.2 Transfer through Cheques30,55316,581,94924,50015,247,0563.3 Clearing through Cheques15,6727,035,42214,6316,086,0523.4 Cheque Refund2566,5592469,8413.5 Pay Orders2,1301,728,3802,1411,533,7523.6 Demand Drafts1,396694,2041,380588,7113.7 Telegraphic Transfers471708,438445593,5153.8 Mail Transfers195571,196183555,4883.9 Dividend Warrants23439,03884829,4183.10 Direct Debit5491,021,488513847,563	2.7.1 Automated Teller Machines (ATMs)	25,704		25,938		
2.7.4 Call Centre3,1363,5073. Paper Based Transactions94,28632,868,80285,57929,418,7793.1 Cash withdrawals through Cheques43,0014,417,16840,2003,864,0083.2 Transfer through Cheques30,55316,581,94924,50015,247,0563.3 Clearing through Cheques15,6727,035,42214,6316,086,0523.4 Cheque Refund2566,5592469,8413.5 Pay Orders2,1301,728,3802,1411,533,7523.6 Demand Drafts1,396694,2041,380588,7113.7 Telegraphic Transfers471708,438445593,5153.8 Mail Transfers195571,196183555,4883.9 Dividend Warrants23439,03884829,4183.10 Direct Debit5491,021,488513847,563	2.7.2 Internet	14,021		15,324		
3. Paper Based Transactions94,28632,868,80285,57929,418,7793.1 Cash withdrawals through Cheques43,0014,417,16840,2003,864,0083.2 Transfer through Cheques30,55316,581,94924,50015,247,0563.3 Clearing through Cheques15,6727,035,42214,6316,086,0523.4 Cheque Refund2566,5592469,8413.5 Pay Orders2,1301,728,3802,1411,533,7523.6 Demand Drafts1,396694,2041,380588,7113.7 Telegraphic Transfers471708,438445593,5153.8 Mail Transfers195571,196183555,4883.9 Dividend Warrants23439,03884829,4183.10 Direct Debit5491,021,488513847,563	2.7.3 Mobile	12,983		13,520		
3.1 Cash withdrawals through Cheques43,0014,417,16840,2003,864,0083.2 Transfer through Cheques30,55316,581,94924,50015,247,0563.3 Clearing through Cheques15,6727,035,42214,6316,086,0523.4 Cheque Refund2566,5592469,8413.5 Pay Orders2,1301,728,3802,1411,533,7523.6 Demand Drafts1,396694,2041,380588,7113.7 Telegraphic Transfers471708,438445593,5153.8 Mail Transfers195571,196183555,4883.9 Dividend Warrants23439,03884829,4183.10 Direct Debit5491,021,488513847,563	2.7.4 Call Centre	3,136		3,507		
3.2 Transfer through Cheques30,55316,581,94924,50015,247,0563.3 Clearing through Cheques15,6727,035,42214,6316,086,0523.4 Cheque Refund2566,5592469,8413.5 Pay Orders2,1301,728,3802,1411,533,7523.6 Demand Drafts1,396694,2041,380588,7113.7 Telegraphic Transfers471708,438445593,5153.8 Mail Transfers195571,196183555,4883.9 Dividend Warrants23439,03884829,4183.10 Direct Debit5491,021,488513847,563	3. Paper Based Transactions	94,286	32,868,802	85,579	29,418,779	
3.3 Clearing through Cheques15,6727,035,42214,6316,086,0523.4 Cheque Refund2566,5592469,8413.5 Pay Orders2,1301,728,3802,1411,533,7523.6 Demand Drafts1,396694,2041,380588,7113.7 Telegraphic Transfers471708,438445593,5153.8 Mail Transfers195571,196183555,4883.9 Dividend Warrants23439,03884829,4183.10 Direct Debit5491,021,488513847,563	3.1 Cash withdrawals through Cheques	43,001	4,417,168	40,200	3,864,008	
3.4 Cheque Refund2566,5592469,8413.5 Pay Orders2,1301,728,3802,1411,533,7523.6 Demand Drafts1,396694,2041,380588,7113.7 Telegraphic Transfers471708,438445593,5153.8 Mail Transfers195571,196183555,4883.9 Dividend Warrants23439,03884829,4183.10 Direct Debit5491,021,488513847,563	3.2 Transfer through Cheques	30,553	16,581,949	24,500	15,247,056	
3.5 Pay Orders2,1301,728,3802,1411,533,7523.6 Demand Drafts1,396694,2041,380588,7113.7 Telegraphic Transfers471708,438445593,5153.8 Mail Transfers195571,196183555,4883.9 Dividend Warrants23439,03884829,4183.10 Direct Debit5491,021,488513847,563	3.3 Clearing through Cheques	15,672	7,035,422	14,631	6,086,052	
3.6 Demand Drafts1,396694,2041,380588,7113.7 Telegraphic Transfers471708,438445593,5153.8 Mail Transfers195571,196183555,4883.9 Dividend Warrants23439,03884829,4183.10 Direct Debit5491,021,488513847,563	-	25	66,559	24	69,841	
3.7 Telegraphic Transfers471708,438445593,5153.8 Mail Transfers195571,196183555,4883.9 Dividend Warrants23439,03884829,4183.10 Direct Debit5491,021,488513847,563	3.5 Pay Orders		1,728,380	2,141	1,533,752	
3.8 Mail Transfers 195 571,196 183 555,488 3.9 Dividend Warrants 234 39,038 848 29,418 3.10 Direct Debit 549 1,021,488 513 847,563	3.6 Demand Drafts	-	694,204	-		
3.9 Dividend Warrants 234 39,038 848 29,418 3.10 Direct Debit 549 1,021,488 513 847,563		471	708,438	445	593,515	
3.10 Direct Debit 549 1,021,488 513 847,563	3.8 Mail Transfers	195	-	183		
		234	39,038	848	29,418	
3.11 Others ² 59 4,961 715 3,376	3.10 Direct Debit	549	1,021,488	513	847,563	
	3.11 Others ²	59	4,961	715	3,376	

Table - 1: Payment Systems Statistics

Table - 2. Tayment Systems		· · · · · · · · · · · · · · · · · · ·
1.0 Infrastructure	2nd Qtr FY15	3rd Qtr FY15
1.1 Total Bank Branches	11,745	11,785
1.2 Online Branches Network	11,149	11,174
1.3 Automated Teller Machines (ATMs)	9,018	9,312
1.4 Point of Sale (POS) Machines	34,945	37,286
2.0 Card Numbers	25,994,230	26,551,060
2.1 ATM Only Cards	934,636	925,765
2.2 Credit Cards	1,332,000	1,346,000
2.3 Debit Cards	23,727,594	24,279,295
3.0 Registered Users	18,615,801	19,704,869
3.1 Internet	1,615,153	1,700,066
3.2 Mobile	1,884,475	2,121,354
3.3 Call Centre	15,116,173	15,883,449

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

1. PRISM transactions numbers are in actual and not converted in thousand ("000")

2. Coupons & Refund Vouchers

3. The data is compiled on the basis of Banks Reporting and it does not Include Microfinance Banks Data

4. Second Quarter of FY15 figures are provisional