

## No. 8: Cheque Clearing Data

(Number in Million and Amount in ₹ Billion)

Month/Year	Total		Total MICR* Centres		Total Non-MICR** Centres		Total of RBI Centres		RBI Centres***					
	1=(2+3)		2=(4+22)		3		4		5		6		7	
									Ahmedabad		Bangalore		Bhopal	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
2003-04	1,022.80	115,959.60	624.10	91,787.51	398.70	24,172.09	624.10	91,787.51	47.30	2,806.49	54.70	3,758.85	-	-
2004-05	1,166.85	104,588.95	941.46	93,562.52	225.39	11,026.43	738.48	84,933.21	52.55	3,526.97	60.16	4,778.10	5.93	471.88
2005-06	1,286.76	113,291.34	1,031.84	94,743.71	254.92	18,547.63	794.24	81,949.77	60.37	4,065.99	65.61	4,983.44	7.19	321.81
2006-07	1,367.28	120,424.26	1,144.10	104,354.36	223.18	16,069.90	830.99	85,994.94	59.44	4,299.56	70.25	5,586.76	7.17	522.25
2007-08	1,460.56	133,960.66	1,222.96	115,286.90	237.60	18,673.76	877.59	94,517.48	64.73	5,067.59	73.45	6,323.28	7.74	626.52
2008-09	1,397.39	124,691.35	1,163.82	104,082.42	233.57	20,608.93	834.72	82,973.85	57.03	4,771.13	68.76	5,460.18	7.45	708.38
2009-10	1,380.27	104,099.42	1,149.71	85,315.17	230.57	18,784.25	812.69	65,221.35	58.83	4,521.70	66.19	4,579.73	7.11	653.26
2010-11	1,387.40	101,341.28	1,155.06	83,012.18	232.34	18,329.09	814.08	61,957.75	61.94	4,100.98	66.35	4,741.35	7.14	634.61
2011-12	1,341.87	99,012.14	1,114.91	80,196.99	226.95	18,815.15	785.05	59,328.75	58.92	3,989.83	65.13	4,909.40	6.44	591.31
<b>2011-12</b>														
April (P)	109.75	8,666.80	91.53	7,063.63	18.22	1,603.17	64.27	5,364.54	4.90	340.78	5.44	399.84	0.53	52.71
May (P)	112.13	8,445.55	94.48	7,030.99	17.64	1,414.56	66.82	5,279.32	4.78	328.53	5.64	390.62	0.53	48.32
June (P)	105.22	7,654.94	85.98	6,066.19	19.24	1,588.75	60.12	4,466.13	4.80	324.60	5.54	397.92	0.49	48.62
July (P)	116.24	9,029.37	95.83	6,839.83	20.41	2,189.54	66.95	4,848.17	4.93	320.12	5.58	401.86	0.55	48.02
August (P)	111.67	7,438.30	93.24	6,075.61	18.43	1,362.69	65.34	4,534.75	4.74	313.78	5.43	395.71	0.54	47.79
September (P)	111.27	7,649.98	92.75	6,292.21	18.53	1,357.77	65.16	4,775.36	4.85	307.63	5.25	393.85	0.54	46.49
October (P)	113.39	8,530.93	95.55	6,849.49	17.85	1,681.44	66.46	4,824.56	5.30	351.24	5.18	410.90	0.53	46.28
November (P)	109.04	7,885.73	90.46	6,447.07	18.58	1,438.67	62.95	4,536.92	4.47	285.55	5.40	403.47	0.53	46.28
December (P)	107.09	8,187.95	88.15	6,660.60	18.93	1,527.35	64.21	5,106.47	4.95	335.94	5.49	433.19	0.55	59.82
January (P)	111.10	7,906.40	92.88	6,403.89	18.21	1,502.51	65.68	4,974.92	4.66	320.13	5.20	390.20	0.54	48.61
February (P)	105.44	7,602.98	87.64	6,311.14	17.81	1,291.85	62.47	4,639.93	4.59	326.94	5.04	397.73	0.53	38.91
March (P)	129.53	10,013.21	106.42	8,156.35	23.11	1,856.86	74.63	5,977.65	5.94	434.59	5.95	494.11	0.59	59.44
<b>Total (2011-12)</b>	<b>1,341.87</b>	<b>99,012.14</b>	<b>1,114.91</b>	<b>80,196.99</b>	<b>226.95</b>	<b>18,815.15</b>	<b>785.05</b>	<b>59,328.75</b>	<b>58.92</b>	<b>3,989.83</b>	<b>65.13</b>	<b>4,909.40</b>	<b>6.44</b>	<b>591.31</b>
<b>2012-13</b>														
April (P)	105.00	8,392.10	88.15	6,805.83	16.85	1,586.27	61.61	4,928.62	4.53	324.52	5.11	401.86	0.49	42.83
May (P)	112.36	8,200.62	96.23	6,832.18	16.13	1,368.45	65.37	4,981.88	4.81	339.75	5.57	408.50	0.55	44.57
June (P)	106.27	9,905.95	88.04	6,556.43	18.23	3,349.52	62.02	4,772.82	4.65	323.91	4.86	373.24	0.48	44.74
July (P)	112.38	8,221.99	94.16	6,735.89	18.22	1,486.11	66.62	4,957.43	5.07	342.37	4.36	351.13	0.59	46.32
August (P)	107.28	7,813.92	89.85	6,416.16	17.43	1,397.76	64.17	4,794.44	4.83	320.53	4.06	316.01	0.52	48.84
September (P)	100.79	7,400.99	84.10	6,109.76	16.69	1,291.23	60.09	4,396.49	4.43	293.44	2.89	234.21	0.50	41.53
<b>Total (upto September 2012)</b>	<b>644.08</b>	<b>49,935.57</b>	<b>540.52</b>	<b>39,456.24</b>	<b>103.56</b>	<b>10,479.34</b>	<b>379.87</b>	<b>28,831.68</b>	<b>28.32</b>	<b>1,944.52</b>	<b>26.85</b>	<b>2,084.95</b>	<b>3.12</b>	<b>268.84</b>

\* MICR – Magnetic Ink Character Recognition – automated CPC (Cheque Processing Centers).

\*\* Non MICR Clearing done at the clearing houses where MICR Cheque Processing Centres have not been set up. The processing is done either using Magnetic Media Based Clearing System (MMBCS), Express Cheque Clearing System (ECCS) or is done manually.

\*\*\* RBI Centres (MICR) refers to all centres where RBI is the manager of Clearing House.

1. Non MICR Data pertains to the Clearing Houses managed by 21 banks namely SBI (765), SBBJ (71), SBH (55), SBM (47), SBP (63), SBT (69), Allahabad Bank (2), Andhra Bank (2), Axis Bank (4), BoB (6), BoI (5), CBI (1), HDFC Bank (45), ICICI Bank (1), IOB (3), J &amp; K Bank (5), PNB (26), Syndicate Bank (1), UCO Bank (2), Union Bank (10) and United Bank (11). Figures in bracket indicate Non MICR Cheque Clearing Houses managed by the bank.

2. The other MICR Centres includes 43 centres managed by 13 PSBs namely Andhra Bank, Bank of Baroda, Bank of India, Canara Bank, Central Bank of India, Corporation Bank, Oriental Bank of Commerce, Punjab National Bank, State Bank of India, State Bank of Travancore, State Bank of Hyderabad and Union Bank of India. The list of other MICR centres (apart from RBI) is given in the Notes on Table 8.

## No. 8: Cheque Clearing Data (Contd.)

(Number in Million and Amount in ₹ Billion)

Month/Year	RBI Centres***													
	Bhubaneswar		Chandigarh		Chennai		Guwahati		Hyderabad		Jaipur		Jammu \$\$	
	8		9		10		11		12		13		14	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
2003-04	3.70	371.36	-	-	60.20	6,121.58	3.70	278.40	36.90	2,755.03	14.80	701.22	-	-
2004-05	4.18	472.53	11.28	1,110.92	73.51	7,598.83	4.24	327.14	39.02	3,016.79	16.80	890.87	-	-
2005-06	4.86	536.50	12.38	1,270.38	81.32	6,552.78	4.82	396.60	41.68	3,633.17	18.74	1,134.53	-	-
2006-07	5.62	648.34	14.07	1,982.05	80.35	6,922.02	5.51	491.01	43.89	3,959.11	19.78	1,377.85	-	-
2007-08	6.00	809.94	14.14	1,612.18	85.41	7,788.54	5.95	551.69	45.46	4,524.99	21.93	1,620.22	-	-
2008-09	5.79	880.62	13.18	1,454.51	83.20	8,019.64	5.97	620.86	44.78	4,347.37	19.76	1,508.90	-	-
2009-10	5.86	627.22	13.37	1,409.66	79.02	6,311.01	6.36	587.73	41.49	3,513.92	19.99	1,311.93	1.19	79.68
2010-11	5.81	636.25	13.42	1,545.50	79.04	5,498.87	6.13	557.25	40.81	3,328.63	21.00	1,385.19	2.94	192.00
2011-12	6.04	595.79	13.47	1,427.34	68.00	5,032.37	5.96	555.44	39.11	3,439.23	19.95	1,396.08	2.91	193.64
<b>2011-12</b>														
April (P)	0.46	44.12	1.13	146.04	6.07	485.79	0.45	45.24	3.29	318.37	1.68	126.20	0.24	18.00
May (P)	0.47	46.69	1.16	129.76	6.38	452.95	0.49	41.33	3.18	285.18	1.62	107.78	0.24	14.95
June (P)	0.47	54.97	1.17	114.28	3.27	224.49	0.49	42.90	3.34	286.90	1.61	122.72	0.23	14.45
July (P)	0.63	51.01	1.14	118.11	6.57	472.95	0.50	45.57	3.37	299.29	1.69	114.45	0.23	18.58
August (P)	0.53	44.43	1.06	96.32	6.64	464.69	0.48	40.64	3.31	289.83	1.60	106.79	0.23	13.51
September (P)	0.47	54.97	1.18	142.38	6.25	446.88	0.51	46.26	3.14	269.62	1.64	112.92	0.29	14.85
October (P)	0.47	44.34	1.11	107.25	6.02	446.83	0.46	42.89	3.05	256.44	1.65	110.77	0.24	16.29
November (P)	0.49	40.81	1.08	116.02	4.45	345.30	0.51	46.74	3.47	277.61	1.65	112.68	0.24	14.81
December (P)	0.52	57.54	1.05	119.55	3.29	270.80	0.53	48.45	3.42	289.27	1.72	120.08	0.24	20.35
January (P)	0.48	47.59	1.05	120.66	5.98	454.14	0.46	45.64	3.06	268.57	1.58	108.63	0.23	16.07
February (P)	0.45	40.89	1.00	101.58	6.01	415.22	0.47	43.57	3.00	261.16	1.58	109.10	0.23	14.03
March (P)	0.61	68.43	1.34	115.38	7.06	552.34	0.62	66.21	3.50	337.00	1.93	143.96	0.27	17.74
<b>Total (2011-12)</b>	<b>6.04</b>	<b>595.79</b>	<b>13.47</b>	<b>1,427.34</b>	<b>68.00</b>	<b>5,032.37</b>	<b>5.96</b>	<b>555.44</b>	<b>39.11</b>	<b>3,439.23</b>	<b>19.95</b>	<b>1,396.08</b>	<b>2.91</b>	<b>193.64</b>
<b>2012-13</b>														
April (P)	0.43	43.12	0.98	91.85	5.98	468.01	0.44	49.21	2.93	275.13	1.55	110.06	0.23	16.55
May (P)	0.48	38.84	1.09	148.41	6.62	490.31	0.47	44.08	3.07	271.86	1.66	114.83	0.25	15.66
June (P)	0.45	48.51	1.02	107.44	6.86	515.88	0.50	45.64	3.02	263.31	1.55	107.83	0.22	14.09
July (P)	0.50	39.33	1.06	105.11	8.15	607.49	0.48	41.43	3.10	275.16	1.68	115.23	0.22	16.48
August (P)	0.78	53.17	1.00	87.24	8.46	603.37	0.45	38.29	2.96	257.06	1.52	101.31	0.22	13.22
September (P)	0.44	34.60	0.98	93.63	9.04	646.61	0.45	49.23	2.55	211.44	1.46	96.51	0.21	12.75
<b>Total (upto September 2012)</b>	<b>3.08</b>	<b>257.58</b>	<b>6.14</b>	<b>633.68</b>	<b>45.10</b>	<b>3,331.66</b>	<b>2.79</b>	<b>267.88</b>	<b>17.63</b>	<b>1,553.96</b>	<b>9.42</b>	<b>645.76</b>	<b>1.34</b>	<b>88.75</b>

\$\$ Settlement of MICR Clearing is being done in the book of Reserve Bank of India effective November 2009.

## No. 8: Cheque Clearing Data

(Number in Million and Amount in ₹ Billion)

Month/Year	RBI Centres***													
	Kanpur		Kolkata		Mumbai		Nagpur		New Delhi \$		Patna		Thiruvananthapuram	
	15		16		17		18		19		20		21	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
2003-04	7.80	413.97	47.00	4,653.08	216.20	55,112.93	12.00	563.30	110.70	13,546.77	5.00	267.39	4.10	437.14
2004-05	8.71	472.26	59.99	5,606.60	230.41	37,536.70	12.44	634.95	147.93	17,736.10	6.50	308.62	4.82	443.96
2005-06	9.27	553.29	64.24	6,586.40	239.19	33,428.29	13.48	757.72	159.72	16,975.83	5.92	368.20	5.46	384.84
2006-07	9.69	643.96	68.42	6,823.58	251.83	33,190.90	14.56	925.47	169.09	17,735.48	5.68	479.69	5.62	406.93
2007-08	10.00	698.85	73.05	7,783.04	265.16	36,854.07	15.13	1,063.52	177.57	18,009.76	6.26	610.07	5.60	573.23
2008-09	9.28	726.92	69.23	7,530.68	251.27	27,997.65	14.62	1,062.46	172.69	16,647.09	6.20	679.77	5.50	557.70
2009-10	8.96	680.11	67.89	6,582.29	248.22	19,393.27	14.12	902.52	162.46	12,990.00	6.32	644.24	5.30	433.09
2010-11	8.46	564.49	67.48	5,393.11	247.20	17,069.12	14.39	883.30	160.44	14,391.16	6.15	665.82	5.38	370.12
2011-12	8.07	569.60	62.79	4,666.86	243.09	16,283.13	14.02	852.72	159.52	13,839.75	6.54	627.65	5.07	358.62
<b>2011-12</b>														
April (P)	0.66	48.36	4.99	433.16	19.51	1,498.65	1.13	80.19	12.93	1,232.09	0.48	63.58	0.37	31.42
May (P)	0.65	47.77	5.45	435.61	19.53	1,339.17	1.14	74.49	14.63	1,465.19	0.48	41.56	0.44	29.42
June (P)	0.63	45.68	3.81	297.08	19.50	1,281.99	1.14	73.37	12.70	1,064.88	0.51	43.26	0.43	28.02
July (P)	0.66	44.18	5.40	302.03	19.98	1,277.06	1.19	70.15	13.52	1,186.86	0.59	48.25	0.43	29.68
August (P)	0.65	43.17	5.34	276.02	20.03	1,254.97	1.13	63.75	12.60	1,015.46	0.63	41.99	0.41	25.93
September (P)	0.69	45.28	5.66	428.74	19.60	1,260.40	1.16	62.62	12.89	1,052.80	0.67	64.74	0.37	24.93
October (P)	0.69	47.82	4.69	340.40	21.73	1,370.27	1.18	68.40	13.17	1,089.88	0.54	44.45	0.44	30.12
November (P)	0.69	46.04	5.15	376.61	19.84	1,236.71	1.16	66.07	12.89	1,050.79	0.49	45.14	0.43	26.29
December (P)	0.68	48.51	5.66	450.66	20.52	1,491.62	1.22	71.66	13.42	1,201.43	0.51	58.56	0.44	29.06
January (P)	0.65	46.44	4.95	384.45	21.60	1,483.75	1.14	70.76	13.19	1,089.79	0.52	49.14	0.40	30.35
February (P)	0.61	44.77	5.24	407.98	18.89	1,233.17	1.06	65.45	12.86	1,060.20	0.52	48.11	0.41	31.11
March (P)	0.82	61.57	6.44	534.12	22.37	1,555.37	1.38	85.84	14.72	1,330.39	0.60	78.88	0.49	42.29
<b>Total (2011-12)</b>	<b>8.07</b>	<b>569.60</b>	<b>62.79</b>	<b>4,666.86</b>	<b>243.09</b>	<b>16,283.13</b>	<b>14.02</b>	<b>852.72</b>	<b>159.52</b>	<b>13,839.75</b>	<b>6.54</b>	<b>627.65</b>	<b>5.07</b>	<b>358.62</b>
<b>2012-13</b>														
April (P)	0.62	47.65	5.01	412.85	18.93	1,385.18	1.08	74.55	12.45	1,107.59	0.46	49.69	0.38	27.98
May (P)	0.67	50.69	5.38	404.31	19.48	1,322.68	1.20	76.10	13.15	1,135.90	0.48	46.49	0.43	28.92
June (P)	0.59	45.14	5.02	406.26	18.89	1,262.40	1.10	70.76	11.94	1,054.99	0.46	61.17	0.41	27.51
July (P)	0.67	45.33	5.34	406.13	20.12	1,322.75	1.15	75.12	13.26	1,097.59	0.48	43.99	0.39	26.46
August (P)	0.66	43.14	5.18	389.71	19.45	1,332.17	1.07	65.24	12.24	1,043.37	0.45	59.59	0.34	22.17
September (P)	0.59	42.86	4.93	359.57	17.66	1,140.70	1.04	60.82	12.10	1,008.48	0.44	44.83	0.37	25.27
<b>Total (upto September 2012)</b>	<b>3.81</b>	<b>274.81</b>	<b>30.86</b>	<b>2,378.83</b>	<b>114.53</b>	<b>7,765.88</b>	<b>6.64</b>	<b>422.58</b>	<b>75.14</b>	<b>6,447.91</b>	<b>2.77</b>	<b>305.76</b>	<b>2.33</b>	<b>158.32</b>

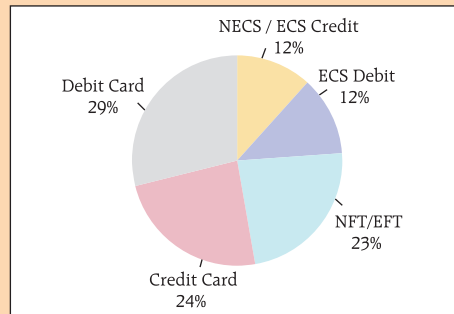
\$ Cheque Truncation System (CTS) implemented in New Delhi and Chennai w.e.f February, 2008 and September, 2011 respectively. The total Cheque clearing volume in these two centers has been migrated to CTS from July, 2009 and March, 2012 respectively.

**No. 8: Cheque Clearing Data (Concl.)**

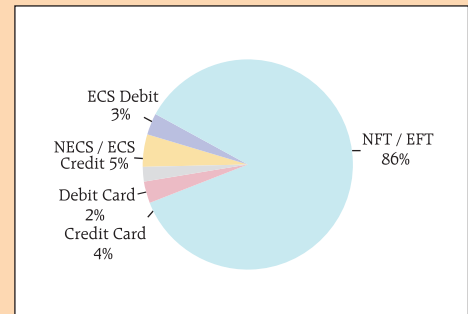
(Number in Million and Amount in ₹ Billion)

Month/Year	Other MICR Centres	
	22	
	Number	Amount
2003-04	-	-
2004-05	202.98	8,629.31
2005-06	237.59	12,793.94
2006-07	313.11	18,359.42
2007-08	345.37	20,769.42
2008-09	329.10	21,108.57
2009-10	337.02	20,093.82
2010-11	340.98	21,054.44
2011-12	329.87	20,868.24
<b>2011-12</b>		
April (P)	27.26	1,699.09
May (P)	27.67	1,751.67
June (P)	25.86	1,600.05
July (P)	28.88	1,991.66
August (P)	27.91	1,540.86
September (P)	27.59	1,516.85
October (P)	29.09	2,024.93
November (P)	27.52	1,910.15
December (P)	23.94	1,554.12
January (P)	27.20	1,428.96
February (P)	25.17	1,671.20
March (P)	31.80	2,178.70
<b>Total (2011-12)</b>	<b>329.87</b>	<b>20,868.24</b>
<b>2012-13</b>		
April (P)	26.54	1,877.21
May (P)	30.86	1,850.30
June (P)	26.02	1,783.61
July (P)	27.54	1,778.46
August (P)	25.68	1,621.72
September (P)	24.01	1,713.26
<b>Total (upto September 2012)</b>	<b>160.65</b>	<b>10,624.56</b>

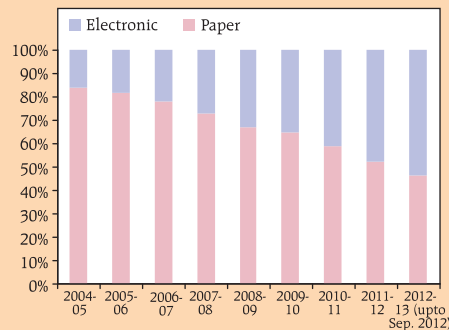
**Retail Electronic Transactions - Volume in September 2012**



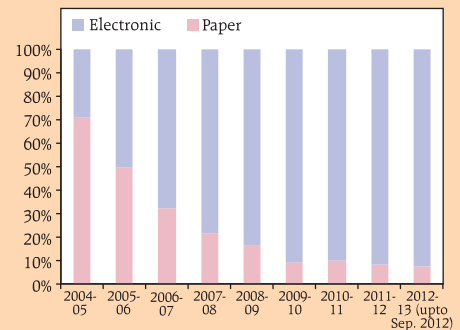
**Retail Electronic Transactions - Value in September 2012**



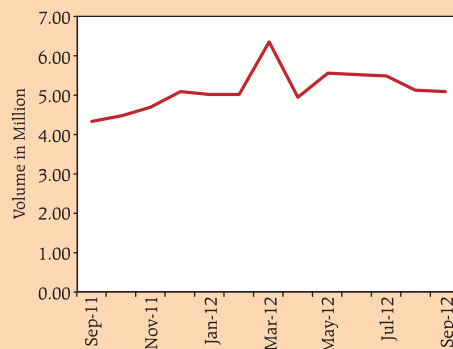
**Representation of Electronic Transactions Volume in Total**



**Representation of Electronic Transaction Value in Total**



**Growth in RTGS Volume**



**Growth in RTGS Value**

