

Payment and Settlement Systems

No.43: Payment System Indicators

PART I - Payment System Indicators - Payment & Settlement System Statistics

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2018-19	2019		2020	FY 2018-19	2019		2020
		Jan.	Dec.	Jan.		Jan.	Dec.	Jan.
	1	2	3	4	5	6	7	8
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems (1.1 to 1.3)	–	–	2.83	3.01	–	–	12196681	12826782
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	–	–	1.04	1.09	–	–	8085475	8442926
1.1.1 Outright	–	–	0.61	0.66	–	–	853262	957188
1.1.2 Repo	–	–	0.21	0.21	–	–	2950776	2999019
1.1.3 Tri-party Repo	–	–	0.21	0.22	–	–	4281437	4486719
1.2 Forex Clearing	–	–	1.75	1.88	–	–	3831685	4083916
1.3 Rupee Derivatives @	–	–	0.04	0.05	–	–	279520	299940
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS (1.1 to 1.2)	–	–	136.02	137.29	–	–	10316937	9880821
1.1 Customer Transactions	–	–	133.82	135.09	–	–	8847761	8558049
1.2 Interbank Transactions	–	–	2.20	2.20	–	–	1469176	1322772
II Retail								
2 Credit Transfers - Retail (2.1 to 2.7)	–	–	20029.92	21194.27	–	–	2440803	2454422
2.1 AePS (Fund Transfers) @	–	–	0.84	0.76	–	–	35	37
2.2 APBS \$	–	–	1369.14	1511.41	–	–	6000	9427
2.3 ECS Cr	–	–	0.10	0.09	–	–	53	43
2.4 IMPS	–	–	2564.67	2595.26	–	–	210934	216811
2.5 NACH Cr \$	–	–	674.26	1431.01	–	–	79028	82398
2.6 NEFT	–	–	2336.88	2605.55	–	–	1942231	1929464
2.7 UPI @	–	–	13084.02	13050.19	–	–	202521	216243
2.7.1 of which USSD @	–	–	0.80	0.78	–	–	14	14
3 Debit Transfers and Direct Debits (3.1 to 3.4)	–	–	790.71	812.33	–	–	72455	73506
3.1 BHIM Aadhaar Pay @	–	–	7.37	9.36	–	–	112	141
3.2 ECS Dr	–	–	0.00	0.00	–	–	–	–
3.3 NACH Dr \$	–	–	769.31	777.36	–	–	72306	73316
3.4 NETC (linked to bank account) @	–	–	14.02	25.61	–	–	37	49
4 Card Payments (4.1 to 4.2)	–	–	6615.52	6654.46	–	–	149688	151147
4.1 Credit Cards (4.1.1 to 4.1.2)	–	–	2036.64	2017.27	–	–	65736	66573
4.1.1 PoS based \$	–	–	1181.09	1160.35	–	–	35157	35124
4.1.2 Others \$	–	–	855.55	856.92	–	–	30579	31449
4.2 Debit Cards (4.2.1 to 4.2.1)	–	–	4578.88	4637.19	–	–	83953	84575
4.2.1 PoS based \$	–	–	2634.18	2587.38	–	–	39740	38907
4.2.2 Others \$	–	–	1944.70	2049.81	–	–	44213	45667
5 Prepaid Payment Instruments (5.1 to 5.2)	–	–	5073.44	5237.05	–	–	18922	18286
5.1 Wallets	–	–	3652.64	3876.23	–	–	15835	15408
5.2 Cards (5.2.1 to 5.2.2)	–	–	1420.80	1360.82	–	–	3088	2878
5.2.1 PoS based \$	–	–	121.90	128.35	–	–	1012	997
5.2.2 Others \$	–	–	1298.91	1232.47	–	–	2076	1880
6 Paper-based Instruments (6.1 to 6.2)	–	–	865.46	887.16	–	–	646583	660249
6.1 CTS (NPCI Managed)	–	–	864.44	886.38	–	–	645573	659590
6.2 Others	–	–	1.02	0.78	–	–	1010	658
Total - Retail Payments (2+3+4+5+6)	–	–	33375.05	34785.26	–	–	3328451	3357610
Total Payments (1+2+3+4+5+6)	–	–	33511.06	34922.55	–	–	13645388	13238431
Total Digital Payments (1+2+3+4+5)	–	–	32645.60	34035.39	–	–	12998805	12578182

PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2018-19	2019		2020	FY 2018-19	2019		2020
		Jan.	Dec.	Jan.		Jan.	Dec.	Jan.
	1	2	3	4	5	6	7	8
A. Other Payment Channels								
1 Mobile Payments (mobile app based) (1.1 to 1.2)	–	–	14322.15	14402.70	–	–	493342	521368
1.1 Intra-bank \$	–	–	1280.66	1304.45	–	–	101679	107648
1.2 Inter-bank \$	–	–	13041.49	13098.24	–	–	391663	413720
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)	–	–	2734.52	2747.49	–	–	3034061	3155249
2.1 Intra-bank @	–	–	626.24	612.05	–	–	1438218	1641369
2.2 Inter-bank @	–	–	2108.29	2135.43	–	–	1595843	1513879
B. ATMs								
3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)	–	–	6518.97	6568.95	–	–	293087	298514
3.1 Using Credit Cards \$	–	–	8.91	8.53	–	–	422	399
3.2 Using Debit Cards \$	–	–	6481.81	6531.99	–	–	291704	297116
3.3 Using Pre-paid Cards \$	–	–	28.25	28.43	–	–	961	999
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)	–	–	78.52	102.47	–	–	148	177
4.1 Using Debit Cards \$	–	–	71.47	92.41	–	–	134	163
4.2 Using Pre-paid Cards \$	–	–	7.05	10.06	–	–	14	14
5 Cash Withdrawal at Micro ATMs @	–	–	326.35	400.77	–	–	9163	11109
5.1 AePS @	–	–	326.35	400.77	–	–	9163	11109

PART III - Payment Infrastructures (Lakh)

System	FY 2018-19	2019		2020
		Jan.	Dec.	Jan.
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards (1.1 to 1.2)	–	–	8606.57	8728.47
1.1 Credit Cards	–	–	553.33	561.20
1.2 Debit Cards	–	–	8053.24	8167.26
2 Number of PPIs @ (2.1 to 2.2)	–	–	17625.43	17574.74
2.1 Wallets @	–	–	16615.68	16575.31
2.2 Cards @	–	–	1009.75	999.43
3 Number of ATMs (3.1 to 3.2)	–	–	2.32	2.33
3.1 Bank owned ATMs \$	–	–	2.10	2.10
3.2 White Label ATMs \$	–	–	0.22	0.23
4 Number of Micro ATMs @	–	–	2.42	2.56
5 Number of PoS Terminals	–	–	49.88	49.47
6 Bharat QR @	–	–	17.13	17.79

@: New inclusion w.e.f. November 2019

\$: Inclusion separately initiated from November 2019 - would have been part of other items hitherto.

Note : 1. Data is provisional.

2. The data for November 2019 for card payments (Debit/Credit cards) and Prepaid Payment Instruments (PPIs) may not be comparable with earlier months/ periods, as more granular data is being published along with revision in data definitions.

3. Only domestic financial transactions are considered. The new format captures e-commerce transactions; transactions using FASTags; digital bill payments and card-to-card transfer through ATMs, etc.. Also, failed transactions, chargebacks, reversals, expired cards/ wallets, are excluded.