

Payment and Settlement Systems

No.43: Payment System Indicators

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

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2019-20	2019	2020		FY 2019-20	2019	2020	
		Oct.	Sep.	Oct.		Oct.	Sep.	Oct.
	1	2	3	4	5	6	7	8
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems (1.1 to 1.3)	–	–	2.70	2.44	–	–	13397758	12416671
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	–	–	1.08	1.06	–	–	9021412	8849617
1.1.1 Outright	–	–	0.61	0.61	–	–	881023	900488
1.1.2 Repo	–	–	0.29	0.27	–	–	4115039	4108317
1.1.3 Tri-party Repo	–	–	0.19	0.18	–	–	4025350	3840812
1.2 Forex Clearing	–	–	1.60	1.36	–	–	4238877	3435633
1.3 Rupee Derivatives @	–	–	0.03	0.02	–	–	137470	131420
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS (1.1 to 1.2)	–	–	130.11	138.22	–	–	9489066	8496046
1.1 Customer Transactions	–	–	128.49	136.54	–	–	7993814	7226105
1.2 Interbank Transactions	–	–	1.61	1.68	–	–	1495252	1269941
II Retail								
2 Credit Transfers - Retail (2.1 to 2.7)	–	–	25506.62	28646.23	–	–	2817678	2993114
2.1 AePS (Fund Transfers) @	–	–	0.96	1.02	–	–	51	57
2.2 APBS \$	–	–	1059.85	961.85	–	–	6243	5531
2.3 IMPS	–	–	2796.08	3189.72	–	–	248662	274645
2.4 NACH Cr \$	–	–	1179.79	1015.80	–	–	68176	91386
2.5 NEFT	–	–	2468.27	2761.65	–	–	2165515	2235389
2.6 UPI @	–	–	18001.67	20716.19	–	–	329032	386107
2.6.1 of which USSD @	–	–	0.89	0.97	–	–	14	16
3 Debit Transfers and Direct Debits (3.1 to 3.4)	–	–	926.42	920.15	–	–	78240	79305
3.1 BHIM Aadhaar Pay @	–	–	15.28	10.55	–	–	205	192
3.2 NACH Dr \$	–	–	857.43	848.34	–	–	77958	79022
3.3 NETC (linked to bank account) @	–	–	53.71	61.26	–	–	77	91
4 Card Payments (4.1 to 4.2)	–	–	5110.11	5863.58	–	–	126220	168169
4.1 Credit Cards (4.1.1 to 4.1.2)	–	–	1486.71	1718.03	–	–	51134	64652
4.1.1 PoS based \$	–	–	713.37	818.33	–	–	21986	26956
4.1.2 Others \$	–	–	773.33	899.70	–	–	29148	37696
4.2 Debit Cards (4.2.1 to 4.2.1)	–	–	3623.40	4145.55	–	–	75086	103517
4.2.1 PoS based \$	–	–	1758.83	1983.98	–	–	30422	37110
4.2.2 Others \$	–	–	1864.57	2161.57	–	–	44664	66408
5 Prepaid Payment Instruments (5.1 to 5.2)	–	–	4625.96	4589.96	–	–	16683	17802
5.1 Wallets	–	–	3616.58	3631.45	–	–	13258	13696
5.2 Cards (5.2.1 to 5.2.2)	–	–	1009.37	958.51	–	–	3425	4106
5.2.1 PoS based \$	–	–	32.50	37.11	–	–	910	1045
5.2.2 Others \$	–	–	976.87	921.40	–	–	2515	3061
6 Paper-based Instruments (6.1 to 6.2)	–	–	612.71	643.08	–	–	485243	524090
6.1 CTS (NPCI Managed)	–	–	612.63	643.08	–	–	485114	524090
6.2 Others	–	–	0.08	0.00	–	–	128	–
Total - Retail Payments (2+3+4+5+6)	–	–	36781.81	40663.00	–	–	3524064	3782480
Total Payments (1+2+3+4+5+6)	–	–	36911.91	40801.21	–	–	13013130	12278526
Total Digital Payments (1+2+3+4+5)	–	–	36299.21	40158.13	–	–	12527887	11754436

PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2019-20	2019	2020		FY 2019-20	2019	2020	
		Oct.	Sep.	Oct.		Oct.	Sep.	Oct.
	1	2	3	4	5	6	7	8
A. Other Payment Channels								
1 Mobile Payments (mobile app based) (1.1 to 1.2)								
1.1 Intra-bank \$	–	–	20919.08	22713.54	–	–	704109	796402
1.2 Inter-bank \$	–	–	1907.78	2103.16	–	–	145405	158866
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)	–	–	19011.30	20610.38	–	–	558703	637535
2.1 Intra-bank @	–	–	2822.04	2977.78	–	–	3436124	3407315
2.2 Inter-bank @	–	–	594.83	619.27	–	–	1678942	1646090
B. ATMs								
3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)								
3.1 Using Credit Cards \$	–	–	5094.80	5688.24	–	–	243667	271622
3.2 Using Debit Cards \$	–	–	4.36	4.85	–	–	217	240
3.3 Using Pre-paid Cards \$	–	–	5067.91	5658.36	–	–	242649	270488
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)								
4.1 Using Debit Cards \$	–	–	22.53	25.04	–	–	801	893
4.2 Using Pre-paid Cards \$	–	–	33.62	42.54	–	–	123	156
5 Cash Withdrawal at Micro ATMs @								
5.1 AePS @	–	–	717.65	720.69	–	–	17096	18354
	–	–	717.65	720.69	–	–	17096	18354

PART III - Payment Infrastructures (Lakh)

System	FY 2019-20	2019	2020	
		Oct.	Sep.	Oct.
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards (1.1 to 1.2)				
1.1 Credit Cards	–	–	9241.29	9335.85
1.2 Debit Cards	–	–	586.94	594.20
2 Number of PPIs @ (2.1 to 2.2)	–	–	8654.35	8741.65
2.1 Wallets @	–	–	19960.47	19360.27
2.2 Cards @	–	–	18287.99	17795.35
3 Number of ATMs (3.1 to 3.2)	–	–	1672.48	1564.92
3.1 Bank owned ATMs \$	–	–	2.34	2.34
3.2 White Label ATMs \$	–	–	2.10	2.10
4 Number of Micro ATMs @	–	–	0.24	0.24
5 Number of PoS Terminals	–	–	3.28	3.49
6 Bharat QR @	–	–	51.86	53.94
7 UPI QR *	–	–	22.99	26.05
	–	–	604.07	657.45

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

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

*: New inclusion w.e.f. September 2020; Includes only static UPI QR Code

Note : 1. Data is provisional.

2. ECS (Debit and Credit) has been merged with NACH with effect from January 31, 2020.

3. The data from November 2019 onwards 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.

4. 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.