

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 | |
| | | Aug. | Jul. | Aug. | | Aug. | Jul. | Aug. |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| A. Settlement Systems | | | | | | | | |
| Financial Market Infrastructures (FMIs) | | | | | | | | |
| 1 CCIL Operated Systems (1.1 to 1.3) | – | – | 2.52 | 2.28 | – | – | 14102229 | 12576300 |
| 1.1 Govt. Securities Clearing (1.1.1 to 1.1.3) | – | – | 1.22 | 0.96 | – | – | 9407660 | 8614891 |
| 1.1.1 Outright | – | – | 0.73 | 0.52 | – | – | 1146554 | 867395 |
| 1.1.2 Repo | – | – | 0.29 | 0.27 | – | – | 4098668 | 3793333 |
| 1.1.3 Tri-party Repo | – | – | 0.20 | 0.18 | – | – | 4162438 | 3954162 |
| 1.2 Forex Clearing | – | – | 1.28 | 1.28 | – | – | 4544294 | 3749569 |
| 1.3 Rupee Derivatives @ | – | – | 0.02 | 0.03 | – | – | 150275 | 211840 |
| B. Payment Systems | | | | | | | | |
| I Financial Market Infrastructures (FMIs) | | | | | | | | |
| 1 Credit Transfers - RTGS (1.1 to 1.2) | – | – | 124.76 | 116.77 | – | – | 8335279 | 7292380 |
| 1.1 Customer Transactions | – | – | 123.22 | 115.29 | – | – | 7137945 | 6382552 |
| 1.2 Interbank Transactions | – | – | 1.55 | 1.49 | – | – | 1197334 | 909828 |
| II Retail | | | | | | | | |
| 2 Credit Transfers - Retail (2.1 to 2.7) | – | – | 21832.34 | 23968.09 | – | – | 2587356 | 2556825 |
| 2.1 AePS (Fund Transfers) @ | – | – | 0.86 | 0.89 | – | – | 45 | 46 |
| 2.2 APBS \$ | – | – | 1182.38 | 1196.39 | – | – | 8976 | 8313 |
| 2.3 ECS Cr | – | – | 0.00 | 0.00 | – | – | – | – |
| 2.4 IMPS | – | – | 2220.99 | 2461.25 | – | – | 225775 | 235137 |
| 2.5 NACH Cr \$ | – | – | 1053.54 | 1775.18 | – | – | 98909 | 84468 |
| 2.6 NEFT | – | – | 2401.03 | 2346.09 | – | – | 1963113 | 1930552 |
| 2.7 UPI @ | – | – | 14973.54 | 16188.28 | – | – | 290538 | 298308 |
| 2.7.1 of which USSD @ | – | – | 0.91 | 0.92 | – | – | 15 | 15 |
| 3 Debit Transfers and Direct Debits (3.1 to 3.4) | – | – | 855.71 | 857.28 | – | – | 68356 | 67146 |
| 3.1 BHIM Aadhaar Pay @ | – | – | 15.96 | 19.50 | – | – | 216 | 253 |
| 3.2 ECS Dr | – | – | 0.00 | 0.00 | – | – | – | – |
| 3.3 NACH Dr \$ | – | – | 801.08 | 791.81 | – | – | 68083 | 66830 |
| 3.4 NETC (linked to bank account) @ | – | – | 38.67 | 45.96 | – | – | 56 | 63 |
| 4 Card Payments (4.1 to 4.2) | – | – | 4578.31 | 4914.48 | – | – | 112039 | 122089 |
| 4.1 Credit Cards (4.1.1 to 4.1.2) | – | – | 1319.66 | 1425.11 | – | – | 45558 | 50311 |
| 4.1.1 PoS based \$ | – | – | 601.63 | 659.47 | – | – | 20107 | 21001 |
| 4.1.2 Others \$ | – | – | 718.03 | 765.64 | – | – | 25451 | 29310 |
| 4.2 Debit Cards (4.2.1 to 4.2.1) | – | – | 3258.65 | 3489.38 | – | – | 66481 | 71778 |
| 4.2.1 PoS based \$ | – | – | 1461.94 | 1647.47 | – | – | 25821 | 29525 |
| 4.2.2 Others \$ | – | – | 1796.71 | 1841.91 | – | – | 40660 | 42253 |
| 5 Prepaid Payment Instruments (5.1 to 5.2) | – | – | 3987.42 | 4932.61 | – | – | 15521 | 16808 |
| 5.1 Wallets | – | – | 3205.59 | 3967.82 | – | – | 12892 | 13000 |
| 5.2 Cards (5.2.1 to 5.2.2) | – | – | 781.83 | 964.79 | – | – | 2629 | 3808 |
| 5.2.1 PoS based \$ | – | – | 24.49 | 29.20 | – | – | 628 | 737 |
| 5.2.2 Others \$ | – | – | 757.34 | 935.59 | – | – | 2002 | 3072 |
| 6 Paper-based Instruments (6.1 to 6.2) | – | – | 532.38 | 519.83 | – | – | 434072 | 425462 |
| 6.1 CTS (NPCI Managed) | – | – | 532.24 | 519.72 | – | – | 433799 | 425252 |
| 6.2 Others | – | – | 0.14 | 0.11 | – | – | 272 | 210 |
| Total - Retail Payments (2+3+4+5+6) | – | – | 31786.17 | 35192.30 | – | – | 3217344 | 3188330 |
| Total Payments (1+2+3+4+5+6) | – | – | 31910.93 | 35309.07 | – | – | 11552623 | 10480709 |
| Total Digital Payments (1+2+3+4+5) | – | – | 31378.55 | 34789.24 | – | – | 11118551 | 10055248 |

PART II - Payment Modes and Channels

| System | Volume (Lakh) | | | | Value (₹ Crore) | | | |
|---|---------------|------|----------|----------|-----------------|------|---------|---------|
| | FY 2019-20 | 2019 | 2020 | | FY 2019-20 | 2019 | 2020 | |
| | | Aug. | Jul. | Aug. | | Aug. | Jul. | Aug. |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| A. Other Payment Channels | | | | | | | | |
| 1 Mobile Payments (mobile app based) (1.1 to 1.2) | – | – | 17281.26 | 19521.47 | – | – | 637489 | 667279 |
| 1.1 Intra-bank \$ | – | – | 1574.10 | 1682.30 | – | – | 130568 | 138564 |
| 1.2 Inter-bank \$ | – | – | 15707.16 | 17839.17 | – | – | 506921 | 528715 |
| 2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2) | – | – | 2673.76 | 2651.34 | – | – | 3251167 | 3006656 |
| 2.1 Intra-bank @ | – | – | 582.31 | 557.18 | – | – | 1595612 | 1494618 |
| 2.2 Inter-bank @ | – | – | 2091.45 | 2094.17 | – | – | 1655556 | 1512038 |
| B. ATMs | | | | | | | | |
| 3 Cash Withdrawal at ATMs \$ (3.1 to 3.3) | – | – | 4708.63 | 4884.50 | – | – | 234119 | 238675 |
| 3.1 Using Credit Cards \$ | – | – | 3.29 | 3.66 | – | – | 167 | 184 |
| 3.2 Using Debit Cards \$ | – | – | 4686.13 | 4860.29 | – | – | 233256 | 237778 |
| 3.3 Using Pre-paid Cards \$ | – | – | 19.20 | 20.55 | – | – | 697 | 713 |
| 4 Cash Withdrawal at PoS \$ (4.1 to 4.2) | – | – | 33.57 | 32.48 | – | – | 136 | 134 |
| 4.1 Using Debit Cards \$ | – | – | 30.67 | 27.89 | – | – | 132 | 129 |
| 4.2 Using Pre-paid Cards \$ | – | – | 2.90 | 4.60 | – | – | 3 | 5 |
| 5 Cash Withdrawal at Micro ATMs @ | – | – | 743.41 | 814.30 | – | – | 17469 | 19513 |
| 5.1 AePS @ | – | – | 743.41 | 814.30 | – | – | 17469 | 19513 |

PART III - Payment Infrastructures (Lakh)

| System | FY 2019-20 | 2019 | 2020 | |
|--|------------|------|----------|----------|
| | | Aug. | Jul. | Aug. |
| | 1 | 2 | 3 | 4 |
| Payment System Infrastructures | | | | |
| 1 Number of Cards (1.1 to 1.2) | – | – | 9099.87 | 9165.41 |
| 1.1 Credit Cards | – | – | 576.32 | 578.31 |
| 1.2 Debit Cards | – | – | 8523.55 | 8587.10 |
| 2 Number of PPIs @ (2.1 to 2.2) | – | – | 19272.63 | 20134.06 |
| 2.1 Wallets @ | – | – | 17749.31 | 18482.49 |
| 2.2 Cards @ | – | – | 1523.32 | 1651.58 |
| 3 Number of ATMs (3.1 to 3.2) | – | – | 2.34 | 2.33 |
| 3.1 Bank owned ATMs \$ | – | – | 2.10 | 2.09 |
| 3.2 White Label ATMs \$ | – | – | 0.24 | 0.24 |
| 4 Number of Micro ATMs @ | – | – | 3.06 | 3.07 |
| 5 Number of PoS Terminals | – | – | 50.80 | 51.07 |
| 6 Bharat QR @ | – | – | 22.37 | 22.99 |

@: 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.