

Payment and Settlement Systems

No.43: Payment System Indicators PART I - Payment & Settlement System Statistics

System	Volume (Lakh)				Value (₹ Crore)			
	2018-19	2018	2019		2018-19	2018	2019	
		Nov.	Oct.	Nov.		Nov.	Oct.	Nov.
	1	2	3	4	5	6	7	8
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems (1.1 to 1.3)	-	-	-	2.78	-	-	-	10655649
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	-	-	-	1.01	-	-	-	6869045
1.1.1 Outright	-	-	-	0.63	-	-	-	862104
1.1.2 Repo	-	-	-	0.19	-	-	-	2359755
1.1.3 Tri-party Repo	-	-	-	0.19	-	-	-	3647186
1.2 Forex Clearing	-	-	-	1.74	-	-	-	3525359
1.3 Rupee Derivatives @	-	-	-	0.04	-	-	-	261245
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS (1.1 to 1.2)								
1.1 Customer Transactions	-	-	-	133.87	-	-	-	8679806
1.2 Interbank Transactions	-	-	-	131.61	-	-	-	7469569
	-	-	-	2.27	-	-	-	1210237
II Retail								
2 Credit Transfers - Retail (2.1 to 2.7)								
2.1 AePS (Fund Transfers) @	-	-	-	18750.31	-	-	-	2226286
2.2 APBS \$	-	-	-	0.64	-	-	-	33
2.3 ECS Cr	-	-	-	1364.56	-	-	-	6908
2.4 IMPS	-	-	-	0.00	-	-	-	-
2.5 NACH Cr \$	-	-	-	2280.75	-	-	-	202904
2.6 NEFT	-	-	-	722.06	-	-	-	92562
2.7 UPI @	-	-	-	2194.59	-	-	-	1734651
2.7.1 of which USSD @	-	-	-	12187.71	-	-	-	189229
	-	-	-	0.74	-	-	-	13
3 Debit Transfers and Direct Debits (3.1 to 3.4)								
3.1 BHIM Aadhaar Pay @	-	-	-	766.41	-	-	-	70199
3.2 ECS Dr	-	-	-	6.46	-	-	-	97
3.3 NACH Dr \$	-	-	-	0.00	-	-	-	-
3.4 NETC (linked to bank account) @	-	-	-	758.18	-	-	-	70097
	-	-	-	1.77	-	-	-	5
4 Card Payments (4.1 to 4.2)								
4.1 Credit Cards (4.1.1 to 4.1.2)	-	-	-	6062.09	-	-	-	137707
4.1.1 PoS based \$	-	-	-	1762.12	-	-	-	60130
4.1.2 Others \$	-	-	-	1033.52	-	-	-	31730
4.2 Debit Cards (4.2.1 to 4.2.1)	-	-	-	728.60	-	-	-	28401
4.2.1 PoS based \$	-	-	-	4299.96	-	-	-	77577
4.2.2 Others \$	-	-	-	2483.18	-	-	-	37007
	-	-	-	1816.79	-	-	-	40570
5 Prepaid Payment Instruments (5.1 to 5.2)								
5.1 Wallets	-	-	-	4672.07	-	-	-	17844
5.2 Cards (5.2.1 to 5.2.2)	-	-	-	3354.08	-	-	-	14652
5.2.1 PoS based \$	-	-	-	1317.99	-	-	-	3192
5.2.2 Others \$	-	-	-	123.86	-	-	-	738
	-	-	-	1194.13	-	-	-	2454
6 Paper-based Instruments (6.1 to 6.2)	-	-	-	866.12	-	-	-	644802
6.1 CTS (NPCI Managed)	-	-	-	864.86	-	-	-	643678
6.2 Others	-	-	-	1.26	-	-	-	1124
Total - Retail Payments (2+3+4+5+6)	-	-	-	31117.01	-	-	-	3096840
Total Payments (1+2+3+4+5+6)	-	-	-	31250.88	-	-	-	11776646
Total Digital Payments (1+2+3+4+5)	-	-	-	30384.76	-	-	-	11131843

PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	2018-19	2018	2019		2018-19	2018	2019	
		Nov.	Oct.	Nov.		Nov.	Oct.	Nov.
	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 \$	—	—	—	13623.07	—	—	—	471295
1.2 Inter-bank \$	—	—	—	1323.68	—	—	—	96802
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)	—	—	—	12299.40	—	—	—	374494
2.1 Intra-bank @	—	—	—	2552.21	—	—	—	2193730
2.2 Inter-bank @	—	—	—	559.52	—	—	—	947068
	—	—	—	1992.69	—	—	—	1246662
B. ATMs								
3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)	—	—	—	6305.28	—	—	—	293580
3.1 Using Credit Cards \$	—	—	—	7.99	—	—	—	381
3.2 Using Debit Cards \$	—	—	—	6269.60	—	—	—	284083
3.3 Using Pre-paid Cards \$	—	—	—	27.68	—	—	—	9116
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)	—	—	—	66.63	—	—	—	173
4.1 Using Debit Cards \$	—	—	—	62.30	—	—	—	125
4.2 Using Pre-paid Cards \$	—	—	—	4.32	—	—	—	48
5 Cash Withdrawal at Micro ATMs @	—	—	—	339.83	—	—	—	9648
5.1 AePS @	—	—	—	339.83	—	—	—	9648

PART III - Payment Infrastructures (lakh)

System				
	2018-19	2018	2019	
		Nov.	Oct.	Nov.
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards (1.1 to 1.2)				
1.1 Credit Cards	—	—	—	8851.69
1.2 Debit Cards	—	—	—	544.11
2 Number of PPIs @ (2.1 to 2.2)	—	—	—	8307.59
2.1 Wallets @	—	—	—	17253.28
2.2 Cards @	—	—	—	16243.87
	—	—	—	1009.41
3 Number of ATMs (3.1 to 3.2)				
3.1 Bank owned ATMs \$	—	—	—	2.32
3.2 White Label ATMs \$	—	—	—	2.10
	—	—	—	0.22
4 Number of Micro ATMs @	—	—	—	2.35
5 Number of PoS Terminals	—	—	—	48.83
6 Bharat QR @	—	—	—	15.94

@: 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; cash deposits, bill payments and card-to-card transfer through ATMs, etc.. Also, failed transactions, chargebacks, reversals, expired cards/ wallets, are excluded.