

**TABLE 63 : PAYMENT SYSTEM INDICATORS**

(Volume in Lakh; Value in ₹ Crore)

	2016-17		2017-18		2018-19	
	Volume	Value	Volume	Value	Volume	Value
<b>A. Settlement Systems</b>						
CCIL Operated Systems	37	105617336	35	107480202	36	116551038
<b>B. Payment Systems</b>						
<b>1. Large Value Credit Transfers - RTGS</b>	<b>1079</b>	<b>98190376</b>	<b>1244</b>	<b>116712478</b>	<b>1366</b>	<b>135688187</b>
Retail Segment						
<b>2. Credit Transfers</b>	<b>38381</b>	<b>12858406</b>	<b>58792</b>	<b>18814287</b>	<b>118481</b>	<b>26090471</b>
2.1 AePS (Fund Transfers)	1	51	6	300	11	501
2.2 APBS	9491	34838	12980	55949	14949	86226
2.3 ECS Cr	101	14408	61	11864	54	13235
2.4 IMPS	5067	411106	10098	892498	17529	1590257
2.5 NACH Cr	7319	387074	7031	520992	8834	729673
2.6 NEFT	16221	12003968	19464	17222852	23189	22793608
2.7 UPI	180	6961	9152	109832	53915	876971
<b>3. Debit Transfers and Direct Debits</b>	<b>2952</b>	<b>308855</b>	<b>3788</b>	<b>399300</b>	<b>4913</b>	<b>524556</b>
3.1 BHIM Aadhaar Pay	-	-	20	78	68	815
3.2 ECS Dr	88	3914	15	972	9	1260
3.3 NACH Dr	2865	304941	3738	398211	4830	522461
3.4 NETC (linked to bank account)	-	-	15	39	6	20
<b>4. Card Payments</b>	<b>34864</b>	<b>658289</b>	<b>47486</b>	<b>919035</b>	<b>61769</b>	<b>1196888</b>
4.1 Credit Cards	10871	328382	14052	458965	17626	603413
4.2 Debit Cards	23993	329907	33434	460070	44143	593475
<b>5. Prepaid Payment Instruments</b>	<b>19637</b>	<b>83801</b>	<b>34591</b>	<b>141634</b>	<b>46072</b>	<b>213323</b>
<b>6. Paper-based Instruments</b>	<b>12067</b>	<b>8095815</b>	<b>11713</b>	<b>8193493</b>	<b>11238</b>	<b>8246065</b>
Total - Retail Payments (2+3+4+5+6)	107901	22005165	156370	28467749	242473	36271303
Total Payments (1+2+3+4+5+6)	108979	120195541	157614	145180227	243839	171959490
<b>Total Digital Payments (1+2+3+4+5)</b>	<b>96912</b>	<b>112099726</b>	<b>145901</b>	<b>136986734</b>	<b>232601</b>	<b>163713425</b>

(Continued)

**TABLE 63 : PAYMENT SYSTEM INDICATORS (concl.)**

(Volume in Lakh; Value in ₹ Crore)

	2019-20		2020-21	
	Volume	Value	Volume	Value
<b>A. Settlement Systems</b>				
CCIL Operated Systems	36	134150192	28	161943141
<b>B. Payment Systems</b>				
<b>1. Large Value Credit Transfers - RTGS</b>	<b>1507</b>	<b>131156475</b>	<b>1592</b>	<b>105599849</b>
Retail Segment				
<b>2. Credit Transfers</b>	<b>206506</b>	<b>28562857</b>	<b>317852</b>	<b>33522150</b>
2.1 AePS (Fund Transfers)	10	469	11	623
2.2 APBS	16766	99179	14373	112747
2.3 ECS Cr	18	5145	-	-
2.4 IMPS	25792	2337541	32783	2941500
2.5 NACH Cr	11290	1043212	16450	1232714
2.6 NEFT	27445	22945580	30928	25130910
2.7 UPI	125186	2131730	223307	4103658
<b>3. Debit Transfers and Direct Debits</b>	<b>7525</b>	<b>719708</b>	<b>10441</b>	<b>872399</b>
3.1 BHIM Aadhaar Pay	91	1303	161	2580
3.2 ECS Dr	1	39	-	-
3.3 NACH Dr	7340	718166	9630	868906
3.4 NETC (linked to bank account)	93	200	650	913
<b>4. Card Payments</b>	<b>72384</b>	<b>1434813</b>	<b>57787</b>	<b>1291799</b>
4.1 Credit Cards	21773	730894	17641	630414
4.2 Debit Cards	50611	703920	40146	661385
<b>5. Prepaid Payment Instruments</b>	<b>53318</b>	<b>215558</b>	<b>49392</b>	<b>197695</b>
<b>6. Paper-based Instruments</b>	<b>10414</b>	<b>7824822</b>	<b>6704</b>	<b>5627189</b>
Total - Retail Payments (2+3+4+5+6)	350147	38757758	442175	41511233
Total Payments (1+2+3+4+5+6)	351653	169914233	443767	147111081
<b>Total Digital Payments (1+2+3+4+5)</b>	<b>341239</b>	<b>162089411</b>	<b>437064</b>	<b>141483892</b>

**Note:**

1. RTGS system includes customer and inter-bank transactions only.
2. Settlement of CBLO, government securities clearing and forex transactions is through the Clearing Corporation of India Ltd. (CCIL). Government Securities include outright trades and both legs of repo transactions and Tri-party repo transactions.
3. The figures for cards are for transactions at point of sale (POS) terminals only which include online transactions.
4. Figures in the columns might not add up to the total due to rounding off of numbers.
5. '-': Not applicable for this period. UPI and AePS (Fund Transfer) were introduced in FY 2016-17 ; BHIM Aadhar Pay and NETC (linked to bank account) were introduced in FY 2017-18.

**Source:** Reserve Bank of India.