

TABLE 63 : PAYMENT SYSTEM INDICATORS

(Volume in Lakh; Value in ₹ Crore)

	2017-18		2018-19		2019-20	
	Volume	Value	Volume	Value	Volume	Value
A. Settlement Systems						
CCIL Operated Systems	35	107480202	36	116551038	36	134150192
B. Payment Systems						
1. Large Value Credit Transfers - RTGS	1244	116712478	1366	135688187	1507	131156475
Retail Segment						
2. Credit Transfers	58793	18814295	118481	26090471	206297	28556593
2.1 AePS (Fund Transfers)	6	300	11	501	10	469
2.2 APBS	12980	55948	14949	86226	16747	99048
2.3 ECS Cr	61	11864	54	13235	18	5146
2.4 IMPS	10098	892497	17529	1590257	25792	2337541
2.5 NACH Cr	7031	521001	8834	729673	11100	1037079
2.6 NEFT	19464	17222852	23189	22793608	27445	22945580
2.7 UPI	9152	109832	53915	876971	125186	2131730
3. Debit Transfers and Direct Debits	3788	390869	4914	524556	6027	605939
3.1 BHIM Aadhaar Pay	20	78	68	815	91	1303
3.2 ECS Dr	15	972	9	1260	1	39
3.3 NACH Dr	3738	389781	4830	522461	5842	604397
3.4 NETC (linked to bank account)	15	39	6	20	93	200
4. Card Payments	47486	919035	61769	1196888	72384	1434813
4.1 Credit Cards	14052	458965	17626	603413	21773	730894
4.2 Debit Cards	33434	460070	44143	593475	50611	703920
5. Prepaid Payment Instruments	34590	141634	46072	213323	53941	214860
6. Paper-based Instruments	11713	8193493	11238	8246065	10414	7824822
Total - Retail Payments (2+3+4+5+6)	156370	28459326	242473	36271304	349063	38637028
Total Payments (1+2+3+4+5+6)	157615	145171804	243839	171959490	350570	169793503
Total Digital Payments (1+2+3+4+5)	145902	136978311	232602	163713425	340155	161968681

(Continued)

TABLE 63 : PAYMENT SYSTEM INDICATORS (Concl.)

(Volume in Lakh; Value in ₹ Crore)

	2020-21		2021-22	
	Volume	Value	Volume	Value
A. Settlement Systems				
CCIL Operated Systems	28	161943141	33	206873112
B. Payment Systems				
1. Large Value Credit Transfers - RTGS	1592	105599849	2078	128657516
Retail Segment				
2. Credit Transfers	317868	33504226	577935	42728006
2.1 AePS (Fund Transfers)	11	623	10	575
2.2 APBS	14373	111001	12573	133345
2.3 ECS Cr	-	-	-	-
2.4 IMPS	32783	2941500	46625	4171037
2.5 NACH Cr	16465	1216535	18758	1281685
2.6 NEFT	30928	25130910	40407	28725463
2.7 UPI	223307	4103658	459561	8415900
3. Debit Transfers and Direct Debits	10457	865520	12189	1034444
3.1 BHIM Aadhaar Pay	161	2580	228	6113
3.2 ECS Dr	-	-	-	-
3.3 NACH Dr	9646	862027	10755	1026641
3.4 NETC (linked to bank account)	650	913	1207	1689
4. Card Payments	57787	1291799	61783	1701851
4.1 Credit Cards	17641	630414	22399	971638
4.2 Debit Cards	40146	661385	39384	730213
5. Prepaid Payment Instruments	49366	197095	65783	279416
6. Paper-based Instruments	6704	5627108	6999	6650333
Total - Retail Payments (2+3+4+5+6)	442180	41485747	724689	52394049
Total Payments (1+2+3+4+5+6)	443772	147085596	726767	181051565
Total Digital Payments (1+2+3+4+5)	437068	141458488	719768	174401233

Notes:

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.