

TABLE 66 : PAYMENT SYSTEM INDICATORS

(Volume in Lakh; Value in ₹ Crore)

	2015-16		2016-17		2017-18	
	Volume	Value	Volume	Value	Volume	Value
A. Settlement Systems						
CCIL Operated Systems	31	80737042	37	105617336	35	107480202
B. Payment Systems						
1. Large Value Credit Transfers - RTGS	983	82457801	1079	98190376	1244	116712478
Retail Segment						
2. Credit Transfers	28536	8901828	38381	12858406	58792	18814287
2.1 AePS (Fund Transfers)	-	-	1	51	6	300
2.2 APBS	7175	18598	9491	34838	12980	55949
2.3 ECS Cr	390	105944	101	14408	61	11864
2.4 IMPS	2208	162226	5067	411106	10098	892498
2.5 NACH Cr	6234	287751	7319	387074	7031	520992
2.6 NEFT	12529	8327311	16221	12003968	19464	17222852
2.7 UPI	-	-	180	6961	9152	109832
3. Debit Transfers and Direct Debits	2769	230354	2952	308855	3788	399300
3.1 BHIM Aadhaar Pay	-	-	-	-	20	78
3.2 ECS Dr	2248	165150	88	3914	15	972
3.3 NACH Dr	521	65204	2865	304941	3738	398211
3.4 NETC (linked to bank account)	-	-	-	-	15	39
4. Card Payments	19593	399588	34864	658289	47486	919035
4.1 Credit Cards	7857	240662	10871	328382	14052	458965
4.2 Debit Cards	11736	158927	23993	329907	33434	460070
5. Prepaid Payment Instruments	7480	48758	19637	83801	34591	141634
6. Paper-based Instruments	10964	8186079	12067	8095815	11713	8193493
Total - Retail Payments (2+3+4+5+6)	69341	17766608	107901	22005165	156370	28467749
Total Payments (1+2+3+4+5+6)	70325	100224409	108979	120195541	157614	145180227
Total Digital Payments (1+2+3+4+5)	59361	92038330	96912	112099726	145901	136986734

(Continued)

TABLE 66 : PAYMENT SYSTEM INDICATORS (concl.d.)

(Volume in Lakh; Value in ₹ Crore)

	2018-19		2019-20	
	Volume	Value	Volume	Value
A. Settlement Systems				
CCIL Operated Systems	36	116551038	36	134150192
B. Payment Systems				
1. Large Value Credit Transfers - RTGS	1366	135688187	1507	131156475
Retail Segment				
2. Credit Transfers	118751	26097655	206662	28572100
2.1 AePS (Fund Transfers)	11	501	10	469
2.2 APBS	15032	86734	16805	99448
2.3 ECS Cr	54	13235	18	5145
2.4 IMPS	17529	1590257	25792	2337541
2.5 NACH Cr	9021	736349	11406	1052187
2.6 NEFT	23189	22793608	27445	22945580
2.7 UPI	53915	876971	125186	2131730
3. Debit Transfers and Direct Debits	6382	656233	8957	826036
3.1 BHIM Aadhaar Pay	68	815	91	1303
3.2 ECS Dr	9	1260	1	39
3.3 NACH Dr	6299	654138	8768	824491
3.4 NETC (linked to bank account)	6	20	97	203
4. Card Payments	61769	1196888	73012	1535765
4.1 Credit Cards	17626	603413	21773	730895
4.2 Debit Cards	44143	593475	51239	804870
5. Prepaid Payment Instruments	46072	213323	53318	215558
6. Paper-based Instruments	11238	8246065	10414	7824821
Total - Retail Payments (2+3+4+5+6)	244212	36410164	352363	38974280
Total Payments (1+2+3+4+5+6)	245578	172098351	353870	170130755
Total Digital Payments (1+2+3+4+5)	234340	163852286	343456	162305934

- 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.