TABLE 61 : PAYMENT SYSTEM INDICATORS

(Volume in Lakh; Value in ₹ Crore)

	2019-20		2020-21		2021-22	
	Volume	**Value**	**Volume**	**Value**	**Volume**	**Value**
A.Settlement Systems						
CCIL Operated Systems	36	134150192	28	161943141	33	206873112
B.Payment Systems						
1. Large Value Credit Transfers - RTGS	**1507**	**131156475**	**1592**	**105599849**	**2078**	**128657516**
Retail Segment	-	-	-	-	-	-
2. Credit Transfers	**206297**	**28556593**	**317868**	**33504226**	**577935**	**42728006**
2.1 AePS (Fund Transfers)	10	469	11	623	10	575
2.2 APBS	16747	99048	14373	111001	12573	133345
2.3 ECS Cr	18	5146	0	0	0	0
2.4 IMPS	25792	2337541	32783	2941500	46625	4171037
2.5 NACH Cr	11100	1037079	16465	1216535	18758	1281685
2.6 NEFT	27445	22945580	30928	25130910	40407	28725463
2.7 UPI	125186	2131730	223307	4103658	459561	8415900
3. Debit Transfers and Direct Debits	**6027**	**605939**	**10457**	**865520**	**12189**	**1034444**
3.1 BHIM Aadhaar Pay	91	1303	161	2580	228	6113
3.2 ECS Dr	1	39	0	0	0	0
3.3 NACH Dr	5842	604397	9646	862027	10755	1026641
3.4 NETC (linked to bank account)	93	200	650	913	1207	1689
4. Card Payments	**72384**	**1434813**	**57787**	**1291799**	**61783**	**1701851**
4.1 Credit Cards	21773	730894	17641	630414	22399	971638
4.2 Debit Cards	50611	703920	40146	661385	39384	730213
5. Prepaid Payment Instruments	**53941**	**214860**	**49366**	**197095**	**65783**	**279416**
6. Paper-based Instruments	**10414**	**7824822**	**6704**	**5627108**	**6999**	**6650333**
Total - Retail Payments (2+3+4+5+6)	349063	38637028	442180	41485747	724689	52394049
Total Payments (1+2+3+4+5+6)	350570	169793503	443772	147085596	726767	181051565
Total Digital Payments (1+2+3+4+5)	**340155**	**161968681**	**437068**	**141458488**	**719768**	**174401233**

(Continued)

TABLE 61 : PAYMENT SYSTEM INDICATORS (Concld.)

(Volume in Lakh; Value in ₹ Crore)

	2022-23		2023-24	
	Volume	Value	Volume	Value
A.Settlement Systems				
CCIL Operated Systems	41	258797336	43	259206893
B.Payment Systems				
1. Large Value Credit Transfers - RTGS	**2426**	**149946286**	**2700**	**170886670**
Retail Segment	-	-	-	-
2. Credit Transfers	**983621**	**55009620**	**1486107**	**67542859**
2.1 AePS (Fund Transfers)	6	356	4	261
2.2 APBS	17834	247535	25888	390743
2.3 ECS Cr	0	0	0	0
2.4 IMPS	56533	5585441	60053	6495652
2.5 NACH Cr	19257	1541815	16227	1525104
2.6 NEFT	52847	33719541	72640	39136014
2.7 UPI	837144	13914932	1311295	19995086
3. Debit Transfers and Direct Debits	**15343**	**1289611**	**18250**	**1687658**
3.1 BHIM Aadhaar Pay	214	6791	194	6112
3.2 ECS Dr	0	0	0	0
3.3 NACH Dr	13503	1280219	16426	1678769
3.4 NETC (linked to bank account)	1626	2601	1629	2777
4. Card Payments	**63325**	**2152245**	**58470**	**2423563**
4.1 Credit Cards	29145	1432255	35610	1831134
4.2 Debit Cards	34179	719989	22860	592429
5. Prepaid Payment Instruments	**74667**	**287111**	**78775**	**283048**
6. Paper-based Instruments	**7109**	**7172904**	**6632**	**7212333**
Total - Retail Payments (2+3+4+5+6)	1144065	65911490	1648234	79149461
Total Payments (1+2+3+4+5+6)	1146491	215857776	1650934	250036131
Total Digital Payments (1+2+3+4+5)	**1139382**	**208684872**	**1644302**	**242823799**

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.