# TABLE 62 : PAYMENT SYSTEM INDICATORS

(Volume in Lakh; Value in ₹ Crore)

| | 2018-19 | | 2019-20 | | 2020-21 | |
|---|---|---|---|---|---|---|
| | Volume | Value | Volume | Value | Volume | Value |
| **A.Settlement Systems** | | | | | | |
| CCIL Operated Systems | 36 | 116551038 | 36 | 134150192 | 28 | 161943141 |
| **B.Payment Systems** | | | | | | |
| **1. Large Value Credit Transfers - RTGS** | **1366** | **135688187** | **1507** | **131156475** | **1592** | **105599849** |
| Retail Segment | - | - | - | - | - | - |
| **2. Credit Transfers** | **118481** | **26090471** | **206297** | **28556593** | **317868** | **33504226** |
| 2.1 AePS (Fund Transfers) | 11 | 501 | 10 | 469 | 11 | 623 |
| 2.2 APBS | 14949 | 86226 | 16747 | 99048 | 14373 | 111001 |
| 2.3 ECS Cr | 54 | 13235 | 18 | 5146 | 0 | 0 |
| 2.4 IMPS | 17529 | 1590257 | 25792 | 2337541 | 32783 | 2941500 |
| 2.5 NACH Cr | 8834 | 729673 | 11100 | 1037079 | 16465 | 1216535 |
| 2.6 NEFT | 23189 | 22793608 | 27445 | 22945580 | 30928 | 25130910 |
| 2.7 UPI | 53915 | 876971 | 125186 | 2131730 | 223307 | 4103658 |
| **3. Debit Transfers and Direct Debits** | **4914** | **524556** | **6027** | **605939** | **10457** | **865520** |
| 3.1 BHIM Aadhaar Pay | 68 | 815 | 91 | 1303 | 161 | 2580 |
| 3.2 ECS Dr | 9 | 1260 | 1 | 39 | 0 | 0 |
| 3.3 NACH Dr | 4830 | 522461 | 5842 | 604397 | 9646 | 862027 |
| 3.4 NETC (linked to bank account) | 6 | 20 | 93 | 200 | 650 | 913 |
| **4. Card Payments** | **61769** | **1196888** | **72384** | **1434813** | **57787** | **1291799** |
| 4.1 Credit Cards | 17626 | 603413 | 21773 | 730894 | 17641 | 630414 |
| 4.2 Debit Cards | 44143 | 593475 | 50611 | 703920 | 40146 | 661385 |
| **5. Prepaid Payment Instruments** | **46072** | **213323** | **53941** | **214860** | **49366** | **197095** |
| **6. Paper-based Instruments** | **11238** | **8246065** | **10414** | **7824822** | **6704** | **5627108** |
| Total - Retail Payments (2+3+4+5+6) | 242473 | 36271304 | 349063 | 38637028 | 442180 | 41485747 |
| Total Payments (1+2+3+4+5+6) | 243839 | 171959490 | 350570 | 169793503 | 443772 | 147085596 |
| **Total Digital Payments (1+2+3+4+5)** | **232602** | **163713425** | **340155** | **161968681** | **437068** | **141458488** |

(Continued)

# TABLE 62 : PAYMENT SYSTEM INDICATORS (concld.)

(Volume in Lakh; Value in ₹ Crore)

| | 2021-22 | | 2022-23 | |
|---|---|---|---|---|
| | Volume | Value | Volume | Value |
| **A.Settlement Systems** | | | | |
| CCIL Operated Systems | 33 | 206873112 | 41 | 258797336 |
| **B.Payment Systems** | | | | |
| **1. Large Value Credit Transfers - RTGS** | **2078** | **128657516** | **2426** | **149946286** |
| Retail Segment | - | - | - | - |
| **2. Credit Transfers** | **577935** | **42728006** | **983621** | **55009620** |
| 2.1 AePS (Fund Transfers) | 10 | 575 | 6 | 356 |
| 2.2 APBS | 12573 | 133345 | 17834 | 247535 |
| 2.3 ECS Cr | 0 | 0 | 0 | 0 |
| 2.4 IMPS | 46625 | 4171037 | 56533 | 5585441 |
| 2.5 NACH Cr | 18758 | 1281685 | 19257 | 1541815 |
| 2.6 NEFT | 40407 | 28725463 | 52847 | 33719541 |
| 2.7 UPI | 459561 | 8415900 | 837144 | 13914932 |
| **3. Debit Transfers and Direct Debits** | **12189** | **1034444** | **15343** | **1289611** |
| 3.1 BHIM Aadhaar Pay | 228 | 6113 | 214 | 6791 |
| 3.2 ECS Dr | 0 | 0 | - | - |
| 3.3 NACH Dr | 10755 | 1026641 | 13503 | 1280219 |
| 3.4 NETC (linked to bank account) | 1207 | 1689 | 1626 | 2601 |
| **4. Card Payments** | **61783** | **1701851** | **63325** | **2152245** |
| 4.1 Credit Cards | 22399 | 971638 | 29145 | 1432255 |
| 4.2 Debit Cards | 39384 | 730213 | 34179 | 719989 |
| **5. Prepaid Payment Instruments** | **65783** | **279416** | **74667** | **287111** |
| **6. Paper-based Instruments** | **6999** | **6650333** | **7109** | **7172904** |
| Total - Retail Payments (2+3+4+5+6) | 724689 | 52394049 | 1144065 | 65911490 |
| Total Payments (1+2+3+4+5+6) | 726767 | 181051565 | 1146491 | 215857776 |
| **Total Digital Payments (1+2+3+4+5)** | **719768** | **174401233** | **1139382** | **208684872** |

**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.