

Payment and Settlement Systems

No.43: Payment System Indicators

PART I - Payment System Indicators - Payment & Settlement System Statistics

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2019-20	2019	2020		FY 2019-20	2019	2020	
		Jul.	Jun.	Jul.		Jul.	Jun.	Jul.
	1	2	3	4	5	6	7	8
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems (1.1 to 1.3)	-	-	2.23	2.52	-	-	13383223	14102229
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	-	-	1.01	1.22	-	-	9590341	9407660
1.1.1 Outright	-	-	0.54	0.73	-	-	928567	1146554
1.1.2 Repo	-	-	0.27	0.29	-	-	4244619	4098668
1.1.3 Tri-party Repo	-	-	0.21	0.20	-	-	4417155	4162438
1.2 Forex Clearing	-	-	1.19	1.28	-	-	3658697	4544294
1.3 Rupee Derivatives @	-	-	0.02	0.02	-	-	134185	150275
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS (1.1 to 1.2)	-	-	119.68	124.76	-	-	8651978	8335279
1.1 Customer Transactions	-	-	118.09	123.22	-	-	7641700	7137945
1.2 Interbank Transactions	-	-	1.59	1.55	-	-	1010278	1197334
II Retail								
2 Credit Transfers - Retail (2.1 to 2.7)	-	-	20341.65	21832.34	-	-	2499421	2587356
2.1 AePS (Fund Transfers) @	-	-	0.89	0.86	-	-	47	45
2.2 APBS \$	-	-	1371.10	1182.38	-	-	11767	8976
2.3 ECS Cr	-	-	0.00	0.00	-	-	-	-
2.4 IMPS	-	-	1989.12	2220.99	-	-	206951	225775
2.5 NACH Cr \$	-	-	1337.21	1053.54	-	-	112236	98909
2.6 NEFT	-	-	2274.01	2401.03	-	-	1906586	1963113
2.7 UPI @	-	-	13369.31	14973.54	-	-	261835	290538
2.7.1 of which USSD @	-	-	0.85	0.91	-	-	15	15
3 Debit Transfers and Direct Debits (3.1 to 3.4)	-	-	837.03	855.71	-	-	70703	68356
3.1 BHIM Aadhaar Pay @	-	-	14.67	15.96	-	-	186	216
3.2 ECS Dr	-	-	0.00	0.00	-	-	-	-
3.3 NACH Dr \$	-	-	788.94	801.08	-	-	70492	68083
3.4 NETC (linked to bank account) @	-	-	33.42	38.67	-	-	25	56
4 Card Payments (4.1 to 4.2)	-	-	4339.15	4578.31	-	-	105267	112039
4.1 Credit Cards (4.1.1 to 4.1.2)	-	-	1248.55	1319.66	-	-	42773	45558
4.1.1 PoS based \$	-	-	588.58	601.63	-	-	19293	20107
4.1.2 Others \$	-	-	659.97	718.03	-	-	23479	25451
4.2 Debit Cards (4.2.1 to 4.2.1)	-	-	3090.60	3258.65	-	-	62494	66481
4.2.1 PoS based \$	-	-	1475.38	1461.94	-	-	25788	25821
4.2.2 Others \$	-	-	1615.22	1796.71	-	-	36705	40660
5 Prepaid Payment Instruments (5.1 to 5.2)	-	-	3546.66	3987.42	-	-	14494	15521
5.1 Wallets	-	-	2905.67	3205.59	-	-	12132	12892
5.2 Cards (5.2.1 to 5.2.2)	-	-	640.98	781.83	-	-	2362	2629
5.2.1 PoS based \$	-	-	35.36	24.49	-	-	710	628
5.2.2 Others \$	-	-	605.62	757.34	-	-	1652	2002
6 Paper-based Instruments (6.1 to 6.2)	-	-	496.68	532.38	-	-	401666	434072
6.1 CTS (NPCI Managed)	-	-	496.37	532.24	-	-	401441	433799
6.2 Others	-	-	0.32	0.14	-	-	225	272
Total - Retail Payments (2+3+4+5+6)	-	-	29561.16	31786.17	-	-	3091551	3217344
Total Payments (1+2+3+4+5+6)	-	-	29680.84	31910.93	-	-	11743529	11552623
Total Digital Payments (1+2+3+4+5)	-	-	29184.16	31378.55	-	-	11341863	11118551

PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2019-20	2019	2020		FY 2019-20	2019	2020	
		Jul.	Jun.	Jul.		Jul.	Jun.	Jul.
	1	2	3	4	5	6	7	8
A. Other Payment Channels								
1 Mobile Payments (mobile app based) (1.1 to 1.2)	–	–	16188.00	17281.26	–	–	599381	637489
1.1 Intra-bank \$	–	–	1423.94	1574.10	–	–	118965	130568
1.2 Inter-bank \$	–	–	14764.06	15707.16	–	–	480416	506921
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)	–	–	2431.49	2673.76	–	–	3123215	3251167
2.1 Intra-bank @	–	–	533.60	582.31	–	–	1529247	1595612
2.2 Inter-bank @	–	–	1897.89	2091.45	–	–	1593967	1655556
B. ATMs								
3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)	–	–	4735.87	4708.63	–	–	231372	234119
3.1 Using Credit Cards \$	–	–	3.23	3.29	–	–	163	167
3.2 Using Debit Cards \$	–	–	4717.74	4686.13	–	–	230588	233256
3.3 Using Pre-paid Cards \$	–	–	14.91	19.20	–	–	620	697
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)	–	–	29.42	33.57	–	–	116	136
4.1 Using Debit Cards \$	–	–	27.82	30.67	–	–	114	132
4.2 Using Pre-paid Cards \$	–	–	1.60	2.90	–	–	3	3
5 Cash Withdrawal at Micro ATMs @	–	–	990.75	743.41	–	–	19749	17469
5.1 AePS @	–	–	990.75	743.41	–	–	19749	17469

PART III - Payment Infrastructures (Lakh)

System	FY 2019-20	2019	2020	
		Jul.	Jun.	Jul.
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards (1.1 to 1.2)	–	–	9027.03	9099.87
1.1 Credit Cards	–	–	572.89	576.32
1.2 Debit Cards	–	–	8454.14	8523.55
2 Number of PPIs @ (2.1 to 2.2)	–	–	19008.07	19272.63
2.1 Wallets @	–	–	17553.64	17749.31
2.2 Cards @	–	–	1454.43	1523.32
3 Number of ATMs (3.1 to 3.2)	–	–	2.34	2.34
3.1 Bank owned ATMs \$	–	–	2.10	2.10
3.2 White Label ATMs \$	–	–	0.24	0.24
4 Number of Micro ATMs @	–	–	2.96	3.06
5 Number of PoS Terminals	–	–	50.39	50.80
6 Bharat QR @	–	–	21.51	22.37

@: New inclusion w.e.f. November 2019

\$: Inclusion separately initiated from November 2019 - would have been part of other items hitherto.

Note : 1. Data is provisional.

2. The data for November 2019 for card payments (Debit/Credit cards) and Prepaid Payment Instruments (PPIs) may not be comparable with earlier months/ periods, as more granular data is being published along with revision in data definitions.

3. Only domestic financial transactions are considered. The new format captures e-commerce transactions; transactions using FASTags; digital bill payments and card-to-card transfer through ATMs, etc.. Also, failed transactions, chargebacks, reversals, expired cards/ wallets, are excluded.