

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	
		Jun.	May	Jun.		Jun.	May	Jun.
	1	2	3	4	5	6	7	8
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems (1.1 to 1.3)	–	–	1.71	2.23	–	–	10829793	13383223
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	–	–	0.94	1.01	–	–	7785920	9590341
1.1.1 Outright	–	–	0.56	0.54	–	–	1010178	928567
1.1.2 Repo	–	–	0.21	0.27	–	–	3130998	4244619
1.1.3 Tri-party Repo	–	–	0.18	0.21	–	–	3644744	4417155
1.2 Forex Clearing	–	–	0.75	1.19	–	–	2934498	3658697
1.3 Rupee Derivatives @	–	–	0.01	0.02	–	–	109375	134185
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS (1.1 to 1.2)	–	–	90.04	119.68	–	–	7041869	8651978
1.1 Customer Transactions	–	–	88.68	118.09	–	–	6225396	7641700
1.2 Interbank Transactions	–	–	1.36	1.59	–	–	816473	1010278
II Retail								
2 Credit Transfers - Retail (2.1 to 2.7)	–	–	18091.79	20341.65	–	–	2018010	2499421
2.1 AePS (Fund Transfers) @	–	–	0.87	0.89	–	–	41	47
2.2 APBS \$	–	–	1154.21	1371.10	–	–	14245	11767
2.3 ECS Cr	–	–	0.00	0.00	–	–	–	–
2.4 IMPS	–	–	1666.80	1989.12	–	–	169402	206951
2.5 NACH Cr \$	–	–	995.55	1337.21	–	–	134182	112236
2.6 NEFT	–	–	1929.39	2274.01	–	–	1481750	1906586
2.7 UPI @	–	–	12344.97	13369.31	–	–	218392	261835
2.7.1 of which USSD @	–	–	0.75	0.85	–	–	14	15
3 Debit Transfers and Direct Debits (3.1 to 3.4)	–	–	672.90	837.03	–	–	50962	70703
3.1 BHIM Aadhaar Pay @	–	–	13.40	14.67	–	–	159	186
3.2 ECS Dr	–	–	0.00	0.00	–	–	–	–
3.3 NACH Dr \$	–	–	640.09	788.94	–	–	50767	70492
3.4 NETC (linked to bank account) @	–	–	19.41	33.42	–	–	36	25
4 Card Payments (4.1 to 4.2)	–	–	3752.17	4339.08	–	–	80274	105266
4.1 Credit Cards (4.1.1 to 4.1.2)	–	–	1028.86	1248.55	–	–	32225	42773
4.1.1 PoS based \$	–	–	432.30	588.58	–	–	13470	19293
4.1.2 Others \$	–	–	596.56	659.97	–	–	18755	23479
4.2 Debit Cards (4.2.1 to 4.2.1)	–	–	2723.30	3090.54	–	–	48049	62494
4.2.1 PoS based \$	–	–	1121.15	1475.32	–	–	18814	25788
4.2.2 Others \$	–	–	1602.16	1615.22	–	–	29235	36705
5 Prepaid Payment Instruments (5.1 to 5.2)	–	–	3031.90	3546.66	–	–	12808	14494
5.1 Wallets	–	–	2532.20	2905.67	–	–	11080	12132
5.2 Cards (5.2.1 to 5.2.2)	–	–	499.70	640.98	–	–	1729	2362
5.2.1 PoS based \$	–	–	40.82	35.36	–	–	551	710
5.2.2 Others \$	–	–	458.89	605.62	–	–	1177	1652
6 Paper-based Instruments (6.1 to 6.2)	–	–	306.77	496.68	–	–	260227	401666
6.1 CTS (NPCI Managed)	–	–	306.50	496.37	–	–	260012	401441
6.2 Others	–	–	0.27	0.32	–	–	215	225
Total - Retail Payments (2+3+4+5+6)	–	–	25855.54	29561.10	–	–	2422282	3091551
Total Payments (1+2+3+4+5+6)	–	–	25945.57	29680.78	–	–	9464152	11743529
Total Digital Payments (1+2+3+4+5)	–	–	25638.80	29184.09	–	–	9203924	11341863

PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2019-20	2019	2020		5	2019	2020	
		Jun.	May	Jun.		Jun.	May	Jun.
	1	2	3	4	5	6	7	8
A. Other Payment Channels								
1 Mobile Payments (mobile app based) (1.1 to 1.2)	–	–	14622.03	16188.00	–	–	485513	599381
1.1 Intra-bank \$	–	–	1264.97	1423.94	–	–	94592	118965
1.2 Inter-bank \$	–	–	13357.06	14764.06	–	–	390921	480416
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)	–	–	2003.48	2431.49	–	–	2478416	3123215
2.1 Intra-bank @	–	–	482.55	533.60	–	–	1249062	1529247
2.2 Inter-bank @	–	–	1520.93	1897.89	–	–	1229353	1593967
B. ATMs								
3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)	–	–	4094.01	4735.87	–	–	197265	231372
3.1 Using Credit Cards \$	–	–	2.76	3.23	–	–	141	163
3.2 Using Debit Cards \$	–	–	4076.31	4717.74	–	–	196628	230588
3.3 Using Pre-paid Cards \$	–	–	14.94	14.91	–	–	496	620
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)	–	–	36.25	29.42	–	–	116	116
4.1 Using Debit Cards \$	–	–	36.06	27.82	–	–	116	114
4.2 Using Pre-paid Cards \$	–	–	0.19	1.60	–	–	1	3
5 Cash Withdrawal at Micro ATMs @	–	–	1000.69	990.75	–	–	17929	19749
5.1 AePS @	–	–	1000.69	990.75	–	–	17929	19749

PART III - Payment Infrastructures (Lakh)

System	FY 2019-20	2019	2020	
		Jun.	May	Jun.
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards (1.1 to 1.2)	–	–	8925.29	9027.03
1.1 Credit Cards	–	–	571.80	572.89
1.2 Debit Cards	–	–	8353.49	8454.14
2 Number of PPIs @ (2.1 to 2.2)	–	–	18689.42	19008.07
2.1 Wallets @	–	–	17302.28	17553.64
2.2 Cards @	–	–	1387.15	1454.43
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 @	–	–	2.84	2.96
5 Number of PoS Terminals	–	–	50.22	50.39
6 Bharat QR @	–	–	20.59	21.51

@: 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.