

# 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	
		May	Apr.	May		May	Apr.	May
	1	2	3	4	5	6	7	8
<b>A. Settlement Systems</b>								
<b>Financial Market Infrastructures (FMIs)</b>								
<b>1 CCIL Operated Systems (1.1 to 1.3)</b>	–	–	1.34	1.71	–	–	9808581	10829793
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	–	–	0.70	0.94	–	–	6644724	7785920
1.1.1 Outright	–	–	0.38	0.56	–	–	779511	1010178
1.1.2 Repo	–	–	0.17	0.21	–	–	2517435	3130998
1.1.3 Tri-party Repo	–	–	0.16	0.18	–	–	3347778	3644744
1.2 Forex Clearing	–	–	0.63	0.75	–	–	3030887	2934498
1.3 Rupee Derivatives @	–	–	0.01	0.01	–	–	132970	109375
<b>B. Payment Systems</b>								
<b>I Financial Market Infrastructures (FMIs)</b>	–	–	–	–	–	–	–	–
<b>1 Credit Transfers - RTGS (1.1 to 1.2)</b>	–	–	54.35	90.04	–	–	6443653	7041869
1.1 Customer Transactions	–	–	53.35	88.68	–	–	5612493	6225396
1.2 Interbank Transactions	–	–	1.00	1.36	–	–	831161	816473
<b>II Retail</b>								
<b>2 Credit Transfers - Retail (2.1 to 2.7)</b>	–	–	17950.56	18091.78	–	–	1687713	2018010
2.1 AePS (Fund Transfers) @	–	–	0.69	0.87	–	–	29	41
2.2 APBS \$	–	–	2312.36	1154.21	–	–	18996	14245
2.3 ECS Cr	–	–	0.00	0.00	–	–	–	–
2.4 IMPS	–	–	1224.75	1666.80	–	–	121141	169402
2.5 NACH Cr \$	–	–	2657.23	995.55	–	–	89999	134182
2.6 NEFT	–	–	1759.79	1929.39	–	–	1306406	1481750
2.7 UPI @	–	–	9995.74	12344.96	–	–	151141	218391
2.7.1 of which USSD @	–	–	0.70	0.69	–	–	11	13
<b>3 Debit Transfers and Direct Debits (3.1 to 3.4)</b>	–	–	691.42	672.90	–	–	56029	50962
3.1 BHIM Aadhaar Pay @	–	–	20.66	13.40	–	–	217	159
3.2 ECS Dr	–	–	0.00	0.00	–	–	–	–
3.3 NACH Dr \$	–	–	667.06	640.09	–	–	55805	50767
3.4 NETC (linked to bank account) @	–	–	3.70	19.41	–	–	7	36
<b>4 Card Payments (4.1 to 4.2)</b>	–	–	2863.83	3752.17	–	–	49807	80274
4.1 Credit Cards (4.1.1 to 4.1.2)	–	–	768.53	1028.86	–	–	20765	32225
4.1.1 PoS based \$	–	–	283.26	432.30	–	–	8052	13470
4.1.2 Others \$	–	–	485.27	596.56	–	–	12713	18755
4.2 Debit Cards (4.2.1 to 4.2.1 )	–	–	2095.30	2723.30	–	–	29043	48049
4.2.1 PoS based \$	–	–	676.32	1121.15	–	–	9005	18814
4.2.2 Others \$	–	–	1418.98	1602.16	–	–	20037	29235
<b>5 Prepaid Payment Instruments (5.1 to 5.2)</b>	–	–	2086.01	3031.90	–	–	9648	12808
5.1 Wallets	–	–	1841.26	2532.20	–	–	8693	11080
<b>5.2 Cards (5.2.1 to 5.2.2)</b>	–	–	244.75	499.70	–	–	956	1729
5.2.1 PoS based \$	–	–	38.21	40.82	–	–	313	551
5.2.2 Others \$	–	–	206.54	458.89	–	–	642	1177
<b>6 Paper-based Instruments (6.1 to 6.2)</b>	–	–	176.82	306.77	–	–	163685	260227
6.1 CTS (NPCI Managed)	–	–	176.57	306.50	–	–	163487	260012
6.2 Others	–	–	0.25	0.27	–	–	197	215
<b>Total - Retail Payments (2+3+4+5+6)</b>	–	–	23768.64	25855.53	–	–	1966882	2422282
<b>Total Payments (1+2+3+4+5+6)</b>	–	–	23822.99	25945.56	–	–	8410535	9464151
<b>Total Digital Payments (1+2+3+4+5)</b>	–	–	23646.17	25638.79	–	–	8246850	9203924

## PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2019-20	2019	2020		5	2019	2020	
		May	Apr.	May		May	Apr.	May
	1	2	3	4	5	6	7	8
<b>A. Other Payment Channels</b>								
<b>1 Mobile Payments (mobile app based) (1.1 to 1.2)</b>	–	–	11276.04	14622.03	–	–	364031	485513
1.1 Intra-bank \$	–	–	1064.77	1264.97	–	–	73418	94592
1.2 Inter-bank \$	–	–	10211.27	13357.06	–	–	290613	390921
<b>2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)</b>	–	–	1597.63	2003.48	–	–	2246296	2478416
2.1 Intra-bank @	–	–	390.07	482.55	–	–	1203819	1249062
2.2 Inter-bank @	–	–	1207.57	1520.93	–	–	1042477	1229353
<b>B. ATMs</b>								
<b>3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)</b>	–	–	2963.32	4094.01	–	–	129930	197265
3.1 Using Credit Cards \$	–	–	3.68	2.76	–	–	159	141
3.2 Using Debit Cards \$	–	–	2948.67	4076.31	–	–	129392	196628
3.3 Using Pre-paid Cards \$	–	–	10.97	14.94	–	–	379	496
<b>4 Cash Withdrawal at PoS \$ (4.1 to 4.2)</b>	–	–	40.87	36.25	–	–	111	116
4.1 Using Debit Cards \$	–	–	35.67	36.06	–	–	105	116
4.2 Using Pre-paid Cards \$	–	–	5.21	0.19	–	–	5	1
<b>5 Cash Withdrawal at Micro ATMs @</b>	–	–	875.54	1000.69	–	–	14462	17929
5.1 AePS @	–	–	875.54	1000.69	–	–	14462	17929

## PART III - Payment Infrastructures (Lakh)

System	FY 2019-20	2019	2020	
		May	Apr.	May
	1	2	3	4
<b>Payment System Infrastructures</b>				
<b>1 Number of Cards (1.1 to 1.2)</b>	–	–	8868.07	8925.29
1.1 Credit Cards	–	–	573.60	571.80
1.2 Debit Cards	–	–	8294.47	8353.49
<b>2 Number of PPIs @ (2.1 to 2.2)</b>	–	–	18342.76	18689.42
2.1 Wallets @	–	–	17150.44	17302.28
2.2 Cards @	–	–	1192.32	1387.15
<b>3 Number of ATMs (3.1 to 3.2)</b>	–	–	2.34	2.34
3.1 Bank owned ATMs \$	–	–	2.10	2.10
3.2 White Label ATMs \$	–	–	0.24	0.24
<b>4 Number of Micro ATMs @</b>	–	–	2.76	2.84
<b>5 Number of PoS Terminals</b>	–	–	50.74	50.22
<b>6 Bharat QR @</b>	–	–	20.19	20.59

@: 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.