

# Payment and Settlement Systems

## No.43: Payment System Indicators

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

System	Volume (Lakh )				Value (₹ Crore)			
	FY 2018-19	2019	2020		FY 2018-19	2019	2020	
		Apr.	Mar.	Apr.		Apr.	Mar.	Apr.
	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>			3.14	1.34			13808922	9808581
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)			1.27	0.70			8427404	6644724
1.1.1 Outright			0.86	0.38			1306083	779511
1.1.2 Repo			0.23	0.17			3096901	2517435
1.1.3 Tri-party Repo			0.19	0.16			4024420	3347778
1.2 Forex Clearing			1.82	0.63			5034489	3030887
1.3 Rupee Derivatives @			0.04	0.01			347030	132970
<b>B. Payment Systems</b>								
<b>I Financial Market Infrastructures (FMIs)</b>								
<b>1 Credit Transfers - RTGS (1.1 to 1.2)</b>			118.95	54.35			12047221	6443653
1.1 Customer Transactions			117.06	53.35			10368946	5612493
1.2 Interbank Transactions			1.89	1.00			1678274	831161
<b>II Retail</b>								
<b>2 Credit Transfers - Retail (2.1 to 2.7)</b>			19743.26	17950.56			2831185	1687713
2.1 AePS (Fund Transfers) @			0.66	0.69			36	29
2.2 APBS \$			1247.79	2312.36			7951	18996
2.3 ECS Cr			0.00	0.00			0	0
2.4 IMPS			2168.23	1224.75			201962	121141
2.5 NACH Cr \$			1234.43	2657.23			131109	89999
2.6 NEFT			2623.70	1759.79			2283665	1306406
2.7 UPI @			12468.45	9995.74			206462	151141
2.7.1 of which USSD @			0.68	0.70			12	11
<b>3 Debit Transfers and Direct Debits (3.1 to 3.4)</b>			818.06	691.42			76126	56029
3.1 BHIM Aadhaar Pay @			8.88	20.66			141	217
3.2 ECS Dr			0.00	0.00			0	0
3.3 NACH Dr \$			791.30	667.06			75952	55805
3.4 NETC (linked to bank account) @			17.88	3.70			33	7
<b>4 Card Payments (4.1 to 4.2)</b>			5354.85	2863.83			115877	49807
4.1 Credit Cards (4.1.1 to 4.1.2)			1638.57	768.53			50574	20765
4.1.1 PoS based \$			900.64	283.26			26656	8052
4.1.2 Others \$			737.93	485.27			23918	12713
4.2 Debit Cards (4.2.1 to 4.2.1 )			3716.28	2095.30			65303	29043
4.2.1 PoS based \$			1925.25	676.32			27238	9005
4.2.2 Others \$			1791.03	1418.98			38065	20037
<b>5 Prepaid Payment Instruments (5.1 to 5.2)</b>			3982.85	2086.01			15341	9648
5.1 Wallets			3178.60	1841.26			13111	8693
<b>5.2 Cards (5.2.1 to 5.2.2)</b>			804.25	244.75			2229	956
5.2.1 PoS based \$			81.02	38.21			1021	313
5.2.2 Others \$			723.23	206.54			1209	642
<b>6 Paper-based Instruments (6.1 to 6.2)</b>			710.34	176.82			565315	163685
6.1 CTS (NPCI Managed)			710.01	176.57			565046	163487
6.2 Others			0.33	0.25			269	197
<b>Total - Retail Payments (2+3+4+5+6)</b>			30609.36	23768.64			3603844	1966882
<b>Total Payments (1+2+3+4+5+6)</b>			30728.31	23822.99			15651064	8410535
<b>Total Digital Payments (1+2+3+4+5)</b>			30017.97	23646.17			15085750	8246850

## PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
		2019	2020			2019	2020	
		Apr.	Mar.	Apr.		Apr.	Mar.	Apr.
	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>	-	-	13830.33	11276.04	-	-	520199	364031
1.1 Intra-bank \$	-	-	1287.27	1064.77	-	-	109624	73418
1.2 Inter-bank \$	-	-	12543.06	10211.27	-	-	410575	290613
<b>2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)</b>	-	-	2530.83	1597.63	-	-	3421077	2246296
2.1 Intra-bank @	-	-	584.09	390.07	-	-	1595574	1203819
2.2 Inter-bank @	-	-	1946.74	1207.57	-	-	1825503	1042477
<b>B. ATMs</b>	-	-	-	-	-	-	-	-
<b>3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)</b>	-	-	5471.63	2866.32	-	-	251075	127660
3.1 Using Credit Cards \$	-	-	7.54	3.68	-	-	360	159
3.2 Using Debit Cards \$	-	-	5441.22	2851.68	-	-	249930	127121
3.3 Using Pre-paid Cards \$	-	-	22.87	10.97	-	-	785	379
<b>4 Cash Withdrawal at PoS \$ (4.1 to 4.2)</b>	-	-	33.69	40.87	-	-	110	111
4.1 Using Debit Cards \$	-	-	30.55	35.67	-	-	105	105
4.2 Using Pre-paid Cards \$	-	-	3.14	5.21	-	-	5	5
<b>5 Cash Withdrawal at Micro ATMs @</b>	-	-	344.98	875.54	-	-	9993	14462
5.1 AePS @	-	-	344.98	875.54	-	-	9993	14462

## PART III - Payment Infrastructures (Lakh)

System		2019	2020	
		Apr.	Mar.	Apr.
		1	2	3
<b>Payment System Infrastructures</b>	-	-	-	-
<b>1 Number of Cards (1.1 to 1.2)</b>	-	-	8863.07	8868.07
1.1 Credit Cards	-	-	577.45	573.60
1.2 Debit Cards	-	-	8285.62	8294.47
<b>2 Number of PPIs @ (2.1 to 2.2)</b>	-	-	18251.64	18342.76
2.1 Wallets @	-	-	17032.85	17150.44
2.2 Cards @	-	-	1218.79	1192.32
<b>3 Number of ATMs (3.1 to 3.2)</b>	-	-	2.34	2.34
3.1 Bank owned ATMs \$	-	-	2.11	2.10
3.2 White Label ATMs \$	-	-	0.24	0.24
<b>4 Number of Micro ATMs @</b>	-	-	2.71	2.76
<b>5 Number of PoS Terminals</b>	-	-	51.39	50.85
<b>6 Bharat QR @</b>	-	-	20.27	20.18

@: 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.