

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

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2018-19	2018	2019		FY 2018-19	2018	2019	
		Dec.	Nov.	Dec.		Dec.	Nov.	Dec.
	1	2	3	4	5	6	7	8
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems (1.1 to 1.3)	—	—	2.78	2.83	—	—	10655649	12196681
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	—	—	1.01	1.04	—	—	6869045	8085475
1.1.1 Outright	—	—	0.63	0.61	—	—	862104	853262
1.1.2 Repo	—	—	0.19	0.21	—	—	2359755	2950776
1.1.3 Tri-party Repo	—	—	0.19	0.21	—	—	3647186	4281437
1.2 Forex Clearing	—	—	1.74	1.75	—	—	3525359	3831685
1.3 Rupee Derivatives @	—	—	0.04	0.04	—	—	261245	279520
B. Payment Systems								
I Financial Market Infrastructures (FMIs)	—	—	—	—	—	—	—	—
1 Credit Transfers - RTGS (1.1 to 1.2)	—	—	133.87	136.02	—	—	8679806	10316937
1.1 Customer Transactions	—	—	131.61	133.82	—	—	7469569	8847761
1.2 Interbank Transactions	—	—	2.27	2.20	—	—	1210237	1469176
II Retail								
2 Credit Transfers - Retail (2.1 to 2.7)	—	—	18750.48	20029.92	—	—	2226348	2440803
2.1 AePS (Fund Transfers) @	—	—	0.64	0.84	—	—	33	35
2.2 APBS \$	—	—	1364.56	1369.14	—	—	6908	6000
2.3 ECS Cr	—	—	0.17	0.10	—	—	61	53
2.4 IMPS	—	—	2280.75	2564.67	—	—	202904	210934
2.5 NACH Cr \$	—	—	722.06	674.26	—	—	92562	79028
2.6 NEFT	—	—	2194.59	2336.88	—	—	1734651	1942231
2.7 UPI @	—	—	12187.71	13084.02	—	—	189229	202521
2.7.1 of which USSD @	—	—	0.74	0.80	—	—	13	14
3 Debit Transfers and Direct Debits (3.1 to 3.4)	—	—	766.41	790.71	—	—	70199	72455
3.1 BHIM Aadhaar Pay @	—	—	6.46	7.37	—	—	97	112
3.2 ECS Dr	—	—	0.00	0.00	—	—	—	—
3.3 NACH Dr \$	—	—	758.18	769.31	—	—	70097	72306
3.4 NETC (linked to bank account) @	—	—	1.77	14.02	—	—	5	37
4 Card Payments (4.1 to 4.2)	—	—	6062.09	6615.52	—	—	137707	149688
4.1 Credit Cards (4.1.1 to 4.1.2)	—	—	1762.12	2036.64	—	—	60130	65736
4.1.1 PoS based \$	—	—	1033.52	1181.09	—	—	31730	35157
4.1.2 Others \$	—	—	728.60	855.55	—	—	28401	30579
4.2 Debit Cards (4.2.1 to 4.2.1)	—	—	4299.96	4578.88	—	—	77577	83953
4.2.1 PoS based \$	—	—	2483.18	2634.18	—	—	37007	39740
4.2.2 Others \$	—	—	1816.79	1944.70	—	—	40570	44213
5 Prepaid Payment Instruments (5.1 to 5.2)	—	—	4672.07	5072.36	—	—	17844	18922
5.1 Wallets	—	—	3354.08	3651.56	—	—	14652	15835
5.2 Cards (5.2.1 to 5.2.2)	—	—	1317.99	1420.80	—	—	3192	3088
5.2.1 PoS based \$	—	—	123.86	121.90	—	—	738	1012
5.2.2 Others \$	—	—	1194.13	1298.91	—	—	2454	2076
6 Paper-based Instruments (6.1 to 6.2)	—	—	866.12	865.46	—	—	644802	646583
6.1 CTS (NPCI Managed)	—	—	864.86	864.44	—	—	643678	645573
6.2 Others	—	—	1.26	1.02	—	—	1124	1010
Total - Retail Payments (2+3+4+5+6)	—	—	31117.17	33373.97	—	—	3096901	3328451
Total Payments (1+2+3+4+5+6)	—	—	31251.05	33509.98	—	—	11776707	13645388
Total Digital Payments (1+2+3+4+5)	—	—	30384.93	32644.52	—	—	11131905	12998805

PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2018-19	2018	2019		FY 2018-19	2018	2019	
		Dec.	Nov.	Dec.		Dec.	Nov.	Dec.
	1	2	3	4	5	6	7	8
A. Other Payment Channels								
1 Mobile Payments (mobile app based) (1.1 to 1.2)								
1.1 Intra-bank \$	-	-	13534.23	14322.15	-	-	471295	493342
1.2 Inter-bank \$	-	-	1234.84	1280.66	-	-	96802	101679
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)								
2.1 Intra-bank @	-	-	2687.09	2703.04	-	-	2490599	2968937
2.2 Inter-bank @	-	-	581.36	615.70	-	-	1045052	1423294
B. ATMs								
3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)								
3.1 Using Credit Cards \$	-	-	6305.28	6518.97	-	-	285376	293087
3.2 Using Debit Cards \$	-	-	7.99	8.91	-	-	381	422
3.3 Using Pre-paid Cards \$	-	-	6269.60	6481.81	-	-	284083	291704
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)								
4.1 Using Debit Cards \$	-	-	27.68	28.25	-	-	912	961
4.2 Using Pre-paid Cards \$	-	-	66.63	79.45	-	-	130	176
5 Cash Withdrawal at Micro ATMs @								
5.1 AePS @	-	-	62.30	72.40	-	-	125	162
	-	-	4.32	7.05	-	-	5	14
	-	-	339.83	326.35	-	-	9648	9163
	-	-	339.83	326.35	-	-	9648	9163

PART III - Payment Infrastructures (Lakh)

System	FY 2018-19	2018	2019	
		Dec.	Nov.	Dec.
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards (1.1 to 1.2)				
1.1 Credit Cards	-	-	8851.69	8606.57
1.2 Debit Cards	-	-	544.11	553.33
2 Number of PPIs @ (2.1 to 2.2)				
2.1 Wallets @	-	-	8307.59	8053.24
2.2 Cards @	-	-	17253.28	17625.43
3 Number of ATMs (3.1 to 3.2)				
3.1 Bank owned ATMs \$	-	-	16243.87	16615.68
3.2 White Label ATMs \$	-	-	1009.41	1009.75
4 Number of Micro ATMs @				
	-	-	2.32	2.32
5 Number of PoS Terminals				
	-	-	2.10	2.10
	-	-	0.22	0.22
6 Bharat QR @				
	-	-	2.35	2.42
	-	-	48.83	49.88
	-	-	15.94	18.89

@: 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.