

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	
		Nov.	Oct.	Nov.		Nov.	Oct.	Nov.
	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	2.44	2.45	–	10655649	12416671	10692192
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	–	1.01	1.06	0.79	–	6869045	8849617	6942678
1.1.1 Outright	–	0.63	0.61	0.48	–	862104	900488	727023
1.1.2 Repo	–	0.19	0.27	0.12	–	2359755	4108317	1762647
1.1.3 Tri-party Repo	–	0.19	0.18	0.19	–	3647186	3840812	4453008
1.2 Forex Clearing	–	1.74	1.36	1.64	–	3525359	3435633	3625849
1.3 Rupee Derivatives @	–	0.04	0.02	0.02	–	261245	131420	123665
B. Payment Systems								
I Financial Market Infrastructures (FMIs)	–	–	–	–	–	–	–	–
1 Credit Transfers - RTGS (1.1 to 1.2)	–	133.87	138.22	137.80	–	8679806	8496046	7987655
1.1 Customer Transactions	–	131.61	136.54	136.13	–	7469569	7226105	6802206
1.2 Interbank Transactions	–	2.27	1.68	1.67	–	1210237	1269941	1185449
II Retail								
2 Credit Transfers - Retail (2.1 to 2.6)	–	18750.31	28646.23	30269.97	–	2226286	2993114	2986234
2.1 AePS (Fund Transfers) @	–	0.64	1.02	0.93	–	33	57	54
2.2 APBS \$	–	1364.56	961.85	927.29	–	6908	5531	4400
2.3 IMPS	–	2280.75	3189.72	3391.14	–	202904	274645	276459
2.4 NACH Cr \$	–	722.06	1015.80	1114.23	–	92562	91386	96069
2.5 NEFT	–	2194.59	2761.65	2734.10	–	1734651	2235389	2218252
2.6 UPI @	–	12187.71	20716.19	22102.28	–	189229	386107	390999
2.6.1 of which USSD @	–	0.74	0.97	0.91	–	13	16	15
3 Debit Transfers and Direct Debits (3.1 to 3.3)	–	766.41	920.15	944.24	–	70199	79305	78709
3.1 BHIM Aadhaar Pay @	–	6.46	10.55	9.39	–	97	192	181
3.2 NACH Dr \$	–	758.18	848.34	869.63	–	70097	79022	78433
3.3 NETC (linked to bank account) @	–	1.77	61.26	65.22	–	5	91	96
4 Card Payments (4.1 to 4.2)	–	6062.09	5863.58	5633.00	–	137707	168169	163940
4.1 Credit Cards (4.1.1 to 4.1.2)	–	1762.12	1718.03	1662.58	–	60130	64652	62350
4.1.1 PoS based \$	–	1033.52	818.33	874.82	–	31730	26956	30495
4.1.2 Others \$	–	728.60	899.70	787.76	–	28401	37696	31855
4.2 Debit Cards (4.2.1 to 4.2.1)	–	4299.96	4145.55	3970.43	–	77577	103517	101591
4.2.1 PoS based \$	–	2483.18	1983.98	2112.56	–	37007	37110	42289
4.2.2 Others \$	–	1816.79	2161.57	1857.87	–	40570	66408	59302
5 Prepaid Payment Instruments (5.1 to 5.2)	–	4672.07	4591.51	4193.78	–	17844	17802	16704
5.1 Wallets	–	3354.08	3639.88	3420.83	–	14652	13718	12717
5.2 Cards (5.2.1 to 5.2.2)	–	1317.99	951.63	772.96	–	3192	4084	3987
5.2.1 PoS based \$	–	123.86	37.11	39.38	–	738	1045	1111
5.2.2 Others \$	–	1194.13	914.52	733.57	–	2454	3039	2877
6 Paper-based Instruments (6.1 to 6.2)	–	866.12	643.08	596.35	–	644802	524090	494383
6.1 CTS (NPCI Managed)	–	864.86	643.08	596.35	–	643678	524090	494383
6.2 Others	–	1.26	0.00	0.00	–	1124	–	–
Total - Retail Payments (2+3+4+5+6)	–	31117.01	40664.55	41637.35	–	3096840	3782480	3739970
Total Payments (1+2+3+4+5+6)	–	31250.88	40802.76	41775.15	–	11776646	12278526	11727625
Total Digital Payments (1+2+3+4+5)	–	30384.76	40159.68	41178.79	–	11131843	11754436	11233243

PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2019-20	2019	2020		FY 2019-20	2019	2020	
		Nov.	Oct.	Nov.		Nov.	Oct.	Nov.
	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	22713.54	22521.45	–	471295	796402	778380
1.2 Inter-bank \$	–	1234.84	2103.16	2191.98	–	96802	158866	165155
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)	–	12299.40	20610.38	20329.47	–	374494	637535	613225
2.1 Intra-bank @	–	2719.42	2977.78	2814.17	–	2539143	3407315	3419474
2.2 Inter-bank @	–	592.01	619.27	585.09	–	1058811	1646090	1653359
B. ATMs								
3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)								
3.1 Using Credit Cards \$	–	6305.28	5688.24	5913.87	–	285376	271622	280522
3.2 Using Debit Cards \$	–	7.99	4.85	4.64	–	381	240	231
3.3 Using Pre-paid Cards \$	–	6269.60	5658.36	5883.59	–	284083	270488	279379
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)								
4.1 Using Debit Cards \$	–	27.68	25.04	25.63	–	912	893	912
4.2 Using Pre-paid Cards \$	–	67.02	34.11	37.91	–	134	134	143
5 Cash Withdrawal at Micro ATMs @								
5.1 AePS @	–	62.70	29.24	32.33	–	129	129	137
	–	4.32	4.87	5.58	–	5	5	6
	–	339.83	720.69	684.78	–	9648	18354	18820
	–	339.83	720.69	684.78	–	9648	18354	18820

PART III - Payment Infrastructures (Lakh)

System	FY 2019-20	2019	2020	
		Nov.	Oct.	Nov.
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards (1.1 to 1.2)				
1.1 Credit Cards	–	8851.69	9335.85	9528.15
1.2 Debit Cards	–	544.11	594.20	601.13
2 Number of PPIs @ (2.1 to 2.2)	–	8307.59	8741.65	8927.02
2.1 Wallets @	–	17253.28	20143.54	20443.15
2.2 Cards @	–	16243.87	18578.62	18857.67
3 Number of ATMs (3.1 to 3.2)	–	1009.41	1564.92	1585.48
3.1 Bank owned ATMs \$	–	2.32	2.34	2.34
3.2 White Label ATMs \$	–	2.10	2.10	2.09
4 Number of Micro ATMs @	–	0.22	0.24	0.25
5 Number of PoS Terminals	–	2.35	3.49	3.57
6 Bharat QR @	–	48.83	53.94	54.19
7 UPI QR *	–	15.94	26.05	30.46
	–	–	657.45	697.82

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

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

*: New inclusion w.e.f. September 2020; Includes only static UPI QR Code

Note : 1. Data is provisional.

2. ECS (Debit and Credit) has been merged with NACH with effect from January 31, 2020.

3. The data from November 2019 onwards 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.

4. 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.