

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	
		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)	–	2.83	2.45	2.62	–	12196681	10692192	15757032
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	–	1.04	0.79	1.00	–	8085475	6942678	10816866
1.1.1 Outright	–	0.61	0.48	0.51	–	853262	727023	772886
1.1.2 Repo	–	0.21	0.12	0.25	–	2950776	1762647	4089804
1.1.3 Tri-party Repo	–	0.21	0.19	0.24	–	4281437	4453008	5954176
1.2 Forex Clearing	–	1.75	1.64	1.58	–	3831685	3625849	4651382
1.3 Rupee Derivatives @	–	0.04	0.02	0.04	–	279520	123665	288785
B. Payment Systems								
I Financial Market Infrastructures (FMIs)	–	–	–	–	–	–	–	–
1 Credit Transfers - RTGS (1.1 to 1.2)	–	136.02	137.80	163.48	–	10316937	7987655	10659120
1.1 Customer Transactions	–	133.82	136.13	161.72	–	8847761	6802206	9058136
1.2 Interbank Transactions	–	2.20	1.67	1.75	–	1469176	1185449	1600984
II Retail								
2 Credit Transfers - Retail (2.1 to 2.6)	–	20029.81	30269.97	31735.80	–	2440749	2986234	3393355
2.1 AePS (Fund Transfers) @	–	0.84	0.93	1.03	–	35	54	61
2.2 APBS \$	–	1369.14	927.29	1018.90	–	6000	4400	8180
2.3 IMPS	–	2564.67	3391.14	3556.93	–	210934	276459	292325
2.4 NACH Cr \$	–	674.26	1114.23	1741.20	–	79028	96069	118309
2.5 NEFT	–	2336.88	2734.10	3076.15	–	1942231	2218252	2558304
2.6 UPI @	–	13084.02	22102.28	22341.58	–	202521	390999	416176
2.6.1 of which USSD @	–	0.80	0.91	0.88	–	14	15	14
3 Debit Transfers and Direct Debits (3.1 to 3.3)	–	790.71	944.24	922.53	–	72455	78709	81871
3.1 BHIM Aadhaar Pay @	–	7.37	9.39	8.90	–	112	181	187
3.2 NACH Dr \$	–	769.31	869.63	840.43	–	72306	78433	81576
3.3 NETC (linked to bank account) @	–	14.02	65.22	73.21	–	37	96	108
4 Card Payments (4.1 to 4.2)	–	6615.52	5633.00	5729.81	–	149688	163940	166029
4.1 Credit Cards (4.1.1 to 4.1.2)	–	2036.64	1662.58	1737.79	–	65736	62350	63487
4.1.1 PoS based \$	–	1181.09	874.82	914.20	–	35157	30495	28961
4.1.2 Others \$	–	855.55	787.76	823.59	–	30579	31855	34526
4.2 Debit Cards (4.2.1 to 4.2.1)	–	4578.88	3970.43	3992.02	–	83953	101591	102542
4.2.1 PoS based \$	–	2634.18	2112.56	2165.50	–	39740	42289	39437
4.2.2 Others \$	–	1944.70	1857.87	1826.52	–	44213	59302	63105
5 Prepaid Payment Instruments (5.1 to 5.2)	–	5073.44	4193.78	4363.90	–	18922	16704	18201
5.1 Wallets	–	3652.64	3420.83	3550.29	–	15835	12717	13439
5.2 Cards (5.2.1 to 5.2.2)	–	1420.80	772.96	813.60	–	3088	3987	4762
5.2.1 PoS based \$	–	121.90	39.38	42.79	–	1012	1111	1215
5.2.2 Others \$	–	1298.91	733.57	770.81	–	2076	2877	3547
6 Paper-based Instruments (6.1 to 6.2)	–	865.46	596.35	719.40	–	646583	494383	618015
6.1 CTS (NPCI Managed)	–	864.44	596.35	719.40	–	645573	494383	618015
6.2 Others	–	1.02	0.00	0.00	–	1010	–	–
Total - Retail Payments (2+3+4+5+6)	–	33374.94	41637.35	43471.44	–	3328398	3739970	4277471
Total Payments (1+2+3+4+5+6)	–	33510.96	41775.15	43634.92	–	13645335	11727625	14936592
Total Digital Payments (1+2+3+4+5)	–	32645.50	41178.79	42915.52	–	12998751	11233243	14318576

PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2019-20	2019	2020		FY 2019-20	2019	2020	
		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 \$	–	14322.15	24198.24	25199.49	–	493342	820024	899401
1.2 Inter-bank \$	–	1280.66	2191.98	2183.03	–	101679	165155	174603
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)	–	13041.49	22006.26	23016.46	–	391663	654869	724798
2.1 Intra-bank @	–	2736.82	2814.17	3137.64	–	3040781	3419474	4032311
2.2 Inter-bank @	–	626.66	585.09	637.64	–	1438853	1653359	1934396
B. ATMs								
3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)								
3.1 Using Credit Cards \$	–	6518.97	5913.87	5709.96	–	293087	280560	269614
3.1 Using Credit Cards \$	–	8.91	4.64	5.01	–	422	231	246
3.2 Using Debit Cards \$	–	6481.81	5883.59	5680.44	–	291704	279417	268475
3.3 Using Pre-paid Cards \$	–	28.25	25.63	24.51	–	961	912	894
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)								
4.1 Using Debit Cards \$	–	78.52	37.91	39.89	–	148	143	149
4.2 Using Pre-paid Cards \$	–	71.47	32.33	34.53	–	134	137	142
4.2 Using Pre-paid Cards \$	–	7.05	5.58	5.37	–	14	6	6
5 Cash Withdrawal at Micro ATMs @								
5.1 AePS @	–	326.35	684.78	715.03	–	9163	18820	19671
5.1 AePS @	–	326.35	684.78	715.03	–	9163	18820	19671

PART III - Payment Infrastructures (Lakh)

System	FY 2019-20	2019	2020	
		Dec.	Nov.	Dec.
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards (1.1 to 1.2)				
1.1 Credit Cards	–	8606.57	9528.15	9468.15
1.2 Debit Cards	–	553.33	601.13	603.97
2 Number of PPIs @ (2.1 to 2.2)	–	8053.24	8927.02	8864.18
2.1 Wallets @	–	17625.43	20443.15	20823.65
2.2 Cards @	–	16615.68	18857.67	19159.52
3 Number of ATMs (3.1 to 3.2)	–	1009.75	1585.48	1664.13
3.1 Bank owned ATMs \$	–	2.32	2.34	2.33
3.2 White Label ATMs \$	–	2.10	2.09	2.08
4 Number of Micro ATMs @	–	0.22	0.25	0.25
5 Number of PoS Terminals	–	2.42	3.57	3.56
6 Bharat QR @	–	49.88	54.19	57.41
7 UPI QR *	–	17.13	30.46	32.00
	–	–	697.82	752.30

@: 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.