

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	
		Mar.	Feb.	Mar.		Mar.	Feb.	Mar.
	1	2	3	4	5	6	7	8
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems (1.1 to 1.3)	–	–	2.80	3.14	–	–	10821111	13808922
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	–	–	1.17	1.27	–	–	6868007	8427404
1.1.1 Outright	–	–	0.82	0.86	–	–	1209395	1306083
1.1.2 Repo	–	–	0.19	0.23	–	–	2604693	3096901
1.1.3 Tri-party Repo	–	–	0.16	0.19	–	–	3053919	4024420
1.2 Forex Clearing	–	–	1.59	1.82	–	–	3603514	5034489
1.3 Rupee Derivatives @	–	–	0.04	0.04	–	–	349590	347030
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS (1.1 to 1.2)	–	–	133.16	118.95	–	–	8990097	12047221
1.1 Customer Transactions	–	–	131.07	117.06	–	–	7718135	10368946
1.2 Interbank Transactions	–	–	2.08	1.89	–	–	1271962	1678274
II Retail								
2 Credit Transfers - Retail (2.1 to 2.7)	–	–	20409.50	19743.26	–	–	2396212	2831185
2.1 AePS (Fund Transfers) @	–	–	0.74	0.66	–	–	40	36
2.2 APBS \$	–	–	1400.59	1247.79	–	–	8889	7951
2.3 ECS Cr	–	–	0.00	0.00	–	–	–	–
2.4 IMPS	–	–	2477.98	2168.23	–	–	214566	201962
2.5 NACH Cr \$	–	–	789.68	1234.43	–	–	79707	131109
2.6 NEFT	–	–	2483.57	2623.70	–	–	1870494	2283665
2.7 UPI @	–	–	13256.93	12468.45	–	–	222517	206462
2.7.1 of which USSD @	–	–	0.70	0.68	–	–	12	12
3 Debit Transfers and Direct Debits (3.1 to 3.4)	–	–	825.70	818.06	–	–	73478	76126
3.1 BHIM Aadhaar Pay @	–	–	9.67	8.88	–	–	149	141
3.2 ECS Dr	–	–	0.00	0.00	–	–	–	–
3.3 NACH Dr \$	–	–	789.31	791.30	–	–	73277	75952
3.4 NETC (linked to bank account) @	–	–	26.72	17.88	–	–	53	33
4 Card Payments (4.1 to 4.2)	–	–	6263.55	5354.85	–	–	142294	115877
4.1 Credit Cards (4.1.1 to 4.1.2)	–	–	1882.94	1638.57	–	–	62148	50574
4.1.1 PoS based \$	–	–	1072.50	900.64	–	–	33446	26656
4.1.2 Others \$	–	–	810.44	737.93	–	–	28701	23918
4.2 Debit Cards (4.2.1 to 4.2.1)	–	–	4380.60	3716.28	–	–	80146	65303
4.2.1 PoS based \$	–	–	2455.92	1925.25	–	–	36258	27238
4.2.2 Others \$	–	–	1924.69	1791.03	–	–	43888	38065
5 Prepaid Payment Instruments (5.1 to 5.2)	–	–	5026.37	3982.85	–	–	17296	15341
5.1 Wallets	–	–	3782.82	3178.60	–	–	14461	13111
5.2 Cards (5.2.1 to 5.2.2)	–	–	1243.55	804.25	–	–	2836	2229
5.2.1 PoS based \$	–	–	115.30	81.02	–	–	1116	1021
5.2.2 Others \$	–	–	1128.25	723.23	–	–	1719	1209
6 Paper-based Instruments (6.1 to 6.2)	–	–	884.95	710.34	–	–	659458	565315
6.1 CTS (NPCI Managed)	–	–	884.58	710.01	–	–	659157	565046
6.2 Others	–	–	0.37	0.33	–	–	301	269
Total - Retail Payments (2+3+4+5+6)	–	–	33410.06	30609.36	–	–	3288739	3603844
Total Payments (1+2+3+4+5+6)	–	–	33543.21	30728.31	–	–	12278836	15651064
Total Digital Payments (1+2+3+4+5)	–	–	32658.27	30017.97	–	–	11619377	15085750

PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
		2019	2020			2019	2020	
		Mar.	Feb.	Mar.		Mar.	Feb.	Mar.
	1	2	3	4	5	6	7	8
A. Other Payment Channels	-	-	-	-	-	-	-	-
1 Mobile Payments (mobile app based) (1.1 to 1.2)	-	-	14284.28	13830.33	-	-	525845	520199
1.1 Intra-bank \$	-	-	1304.52	1287.27	-	-	108332	109624
1.2 Inter-bank \$	-	-	12979.75	12543.06	-	-	417513	410575
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)	-	-	2837.88	2530.82	-	-	2881819	3420971
2.1 Intra-bank @	-	-	630.85	584.09	-	-	1313016	1595574
2.2 Inter-bank @	-	-	2207.03	1946.73	-	-	1568803	1825397
B. ATMs	-	-	-	-	-	-	-	-
3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)	-	-	6223.11	5471.63	-	-	286463	251075
3.1 Using Credit Cards \$	-	-	7.97	7.54	-	-	379	360
3.2 Using Debit Cards \$	-	-	6187.18	5441.22	-	-	285110	249930
3.3 Using Pre-paid Cards \$	-	-	27.96	22.87	-	-	974	785
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)	-	-	65.97	33.69	-	-	195	110
4.1 Using Debit Cards \$	-	-	59.42	30.55	-	-	132	105
4.2 Using Pre-paid Cards \$	-	-	6.55	3.14	-	-	63	5
5 Cash Withdrawal at Micro ATMs @	-	-	386.44	344.98	-	-	11201	9993
5.1 AePS @	-	-	386.44	344.98	-	-	11201	9993

PART III - Payment Infrastructures (Lakh)

System		2019	2020	
		Mar.	Feb.	Mar.
		1	2	3
Payment System Infrastructures	-	-	-	-
1 Number of Cards (1.1 to 1.2)	-	-	8801.81	8863.07
1.1 Credit Cards	-	-	571.58	577.45
1.2 Debit Cards	-	-	8230.23	8285.62
2 Number of PPIs @ (2.1 to 2.2)	-	-	18000.38	18251.64
2.1 Wallets @	-	-	16809.60	17032.85
2.2 Cards @	-	-	1190.78	1218.79
3 Number of ATMs (3.1 to 3.2)	-	-	2.34	2.34
3.1 Bank owned ATMs \$	-	-	2.11	2.11
3.2 White Label ATMs \$	-	-	0.23	0.23
4 Number of Micro ATMs @	-	-	2.64	2.71
5 Number of PoS Terminals	-	-	50.99	51.39
6 Bharat QR @	-	-	18.96	20.27

@: 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.