

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	
		Sep.	Aug.	Sep.		Sep.	Aug.	Sep.
	1	2	3	4	5	6	7	8
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems (1.1 to 1.3)	–	–	2.28	2.70	–	–	12576300	13397758
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	–	–	0.96	1.08	–	–	8614891	9021412
1.1.1 Outright	–	–	0.52	0.61	–	–	867395	881023
1.1.2 Repo	–	–	0.27	0.29	–	–	3793333	4115039
1.1.3 Tri-party Repo	–	–	0.18	0.19	–	–	3954162	4025350
1.2 Forex Clearing	–	–	1.28	1.60	–	–	3749569	4238877
1.3 Rupee Derivatives @	–	–	0.03	0.03	–	–	211840	137470
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS (1.1 to 1.2)	–	–	116.77	130.11	–	–	7292380	9489066
1.1 Customer Transactions	–	–	115.29	128.49	–	–	6382552	7993814
1.2 Interbank Transactions	–	–	1.49	1.61	–	–	909828	1495252
II Retail								
2 Credit Transfers - Retail (2.1 to 2.7)	–	–	23968.09	25506.62	–	–	2556825	2817678
2.1 AePS (Fund Transfers) @	–	–	0.89	0.96	–	–	46	51
2.2 APBS \$	–	–	1196.39	1059.85	–	–	8313	6243
2.3 IMPS	–	–	2461.25	2796.08	–	–	235137	248662
2.4 NACH Cr \$	–	–	1775.18	1179.79	–	–	84468	68176
2.5 NEFT	–	–	2346.09	2468.27	–	–	1930552	2165515
2.6 UPI @	–	–	16188.28	18001.67	–	–	298308	329032
2.6.1 of which USSD @	–	–	0.92	0.89	–	–	15	14
3 Debit Transfers and Direct Debits (3.1 to 3.4)	–	–	857.28	926.42	–	–	67146	78240
3.1 BHIM Aadhaar Pay @	–	–	19.50	15.28	–	–	253	205
3.2 NACH Dr \$	–	–	791.81	857.43	–	–	66830	77958
3.3 NETC (linked to bank account) @	–	–	45.96	53.71	–	–	63	77
4 Card Payments (4.1 to 4.2)	–	–	4914.48	5110.11	–	–	122089	126220
4.1 Credit Cards (4.1.1 to 4.1.2)	–	–	1425.11	1486.71	–	–	50311	51134
4.1.1 PoS based \$	–	–	659.47	713.37	–	–	21001	21986
4.1.2 Others \$	–	–	765.64	773.33	–	–	29310	29148
4.2 Debit Cards (4.2.1 to 4.2.1)	–	–	3489.38	3623.40	–	–	71778	75086
4.2.1 PoS based \$	–	–	1647.47	1758.83	–	–	29525	30422
4.2.2 Others \$	–	–	1841.91	1864.57	–	–	42253	44664
5 Prepaid Payment Instruments (5.1 to 5.2)	–	–	4932.61	4625.96	–	–	16808	16683
5.1 Wallets	–	–	3967.82	3616.58	–	–	13000	13258
5.2 Cards (5.2.1 to 5.2.2)	–	–	964.79	1009.37	–	–	3808	3425
5.2.1 PoS based \$	–	–	29.20	32.50	–	–	737	910
5.2.2 Others \$	–	–	935.59	976.87	–	–	3072	2515
6 Paper-based Instruments (6.1 to 6.2)	–	–	519.83	612.71	–	–	425462	485243
6.1 CTS (NPCI Managed)	–	–	519.72	612.63	–	–	425252	485114
6.2 Others	–	–	0.11	0.08	–	–	210	128
Total - Retail Payments (2+3+4+5+6)	–	–	35192.30	36781.81	–	–	3188330	3524064
Total Payments (1+2+3+4+5+6)	–	–	35309.07	36911.91	–	–	10480709	13013130
Total Digital Payments (1+2+3+4+5)	–	–	34789.24	36299.21	–	–	10055248	12527887

PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2019-20	2019	2020		FY 2019-20	2019	2020	
		Sep.	Aug.	Sep.		Sep.	Aug.	Sep.
	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 \$	–	–	19521.47	20919.08	–	–	667279	704109
1.2 Inter-bank \$	–	–	1682.30	1907.78	–	–	138564	145405
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)	–	–	17839.17	19011.30	–	–	528715	558703
2.1 Intra-bank @	–	–	2651.34	2822.04	–	–	3006656	3436124
2.2 Inter-bank @	–	–	557.18	594.83	–	–	1494618	1678942
B. ATMs								
3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)								
3.1 Using Credit Cards \$	–	–	4884.50	5094.80	–	–	238675	243667
3.2 Using Debit Cards \$	–	–	3.66	4.36	–	–	184	217
3.3 Using Pre-paid Cards \$	–	–	4860.29	5067.91	–	–	237778	242649
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)	–	–	20.55	22.53	–	–	713	801
4.1 Using Debit Cards \$	–	–	32.48	33.62	–	–	134	123
4.2 Using Pre-paid Cards \$	–	–	27.89	29.39	–	–	129	118
5 Cash Withdrawal at Micro ATMs @	–	–	4.60	4.23	–	–	5	5
5.1 AePS @	–	–	814.30	717.65	–	–	19513	17096
	–	–	814.30	717.65	–	–	19513	17096

PART III - Payment Infrastructures (Lakh)

System	FY 2019-20	2019	2020	
		Sep.	Aug.	Sep.
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards (1.1 to 1.2)				
1.1 Credit Cards	–	–	9132.03	9241.29
1.2 Debit Cards	–	–	578.31	586.94
2 Number of PPIs @ (2.1 to 2.2)	–	–	8553.73	8654.35
2.1 Wallets @	–	–	20134.06	19960.47
2.2 Cards @	–	–	18482.49	18287.99
3 Number of ATMs (3.1 to 3.2)	–	–	1651.58	1672.48
3.1 Bank owned ATMs \$	–	–	2.33	2.34
3.2 White Label ATMs \$	–	–	2.09	2.10
4 Number of Micro ATMs @	–	–	0.24	0.24
5 Number of PoS Terminals	–	–	3.07	3.28
6 Bharat QR @	–	–	51.07	51.86
7 UPI QR *	–	–	22.99	23.96
	–	–	–	604.07

@: 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.