

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	
		Feb.	Jan.	Feb.		Feb.	Jan.	Feb.
	1	2	3	4	5	6	7	8
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems (1.1 to 1.3)	-	-	3.01	2.80	-	-	12826782	10821111
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	-	-	1.09	1.17	-	-	8442926	6868007
1.1.1 Outright	-	-	0.66	0.82	-	-	957188	1209395
1.1.2 Repo	-	-	0.21	0.19	-	-	2999019	2604693
1.1.3 Tri-party Repo	-	-	0.22	0.16	-	-	4486719	3053919
1.2 Forex Clearing	-	-	1.88	1.59	-	-	4083916	3603514
1.3 Rupee Derivatives @	-	-	0.05	0.04	-	-	299940	349590
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS (1.1 to 1.2)	-	-	137.29	133.16	-	-	9880821	8990097
1.1 Customer Transactions	-	-	135.09	131.07	-	-	8558049	7718135
1.2 Interbank Transactions	-	-	2.20	2.08	-	-	1322772	1271962
II Retail								
2 Credit Transfers - Retail (2.1 to 2.7)	-	-	21194.27	20409.50	-	-	2454422	2396212
2.1 AePS (Fund Transfers) @	-	-	0.76	0.74	-	-	37	40
2.2 APBS \$	-	-	1511.41	1400.59	-	-	9427	8889
2.3 ECS Cr	-	-	0.09	0.00	-	-	43	-
2.4 IMPS	-	-	2595.26	2477.98	-	-	216811	214566
2.5 NACH Cr \$	-	-	1431.01	789.68	-	-	82398	79707
2.6 NEFT	-	-	2605.55	2483.57	-	-	1929464	1870494
2.7 UPI @	-	-	13050.19	13256.93	-	-	216243	222517
2.7.1 of which USSD @	-	-	0.78	0.70	-	-	14	12
3 Debit Transfers and Direct Debits (3.1 to 3.4)	-	-	812.33	827.05	-	-	73506	73479
3.1 BHIM Aadhaar Pay @	-	-	9.36	9.67	-	-	141	149
3.2 ECS Dr	-	-	0.00	0.00	-	-	-	-
3.3 NACH Dr \$	-	-	777.36	789.31	-	-	73316	73277
3.4 NETC (linked to bank account) @	-	-	25.61	28.07	-	-	49	53
4 Card Payments (4.1 to 4.2)	-	-	6654.46	6264.71	-	-	151147	142375
4.1 Credit Cards (4.1.1 to 4.1.2)	-	-	2017.27	1882.94	-	-	66573	62148
4.1.1 PoS based \$	-	-	1160.35	1072.50	-	-	35124	33446
4.1.2 Others \$	-	-	856.92	810.44	-	-	31449	28701
4.2 Debit Cards (4.2.1 to 4.2.1)	-	-	4637.19	4381.77	-	-	84575	80227
4.2.1 PoS based \$	-	-	2587.38	2455.92	-	-	38907	36258
4.2.2 Others \$	-	-	2049.81	1925.85	-	-	45667	43968
5 Prepaid Payment Instruments (5.1 to 5.2)	-	-	5237.05	5026.37	-	-	18286	17296
5.1 Wallets	-	-	3876.23	3782.82	-	-	15408	14461
5.2 Cards (5.2.1 to 5.2.2)	-	-	1360.82	1243.55	-	-	2878	2836
5.2.1 PoS based \$	-	-	128.35	115.30	-	-	997	1116
5.2.2 Others \$	-	-	1232.47	1128.25	-	-	1880	1719
6 Paper-based Instruments (6.1 to 6.2)	-	-	887.17	884.95	-	-	662399	659458
6.1 CTS (NPCI Managed)	-	-	886.39	884.58	-	-	661741	659157
6.2 Others	-	-	0.78	0.37	-	-	658	301
Total - Retail Payments (2+3+4+5+6)	-	-	34785.27	33412.57	-	-	3359760	3288820
Total Payments (1+2+3+4+5+6)	-	-	34922.56	33545.73	-	-	13240581	12278916
Total Digital Payments (1+2+3+4+5)	-	-	34035.39	32660.78	-	-	12578182	11619458

PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2018-19	2019	2020		FY 2018-19	2019	2020	
		Feb.	Jan.	Feb.		Feb.	Jan.	Feb.
	1	2	3	4	5	6	7	8
A. Other Payment Channels								
1 Mobile Payments (mobile app based) (1.1 to 1.2)	–	–	14402.70	14284.28	–	–	521368	525845
1.1 Intra-bank \$	–	–	1304.45	1304.52	–	–	107648	108332
1.2 Inter-bank \$	–	–	13098.24	12979.75	–	–	413720	417513
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)	–	–	2749.95	2837.88	–	–	3162106	2881819
2.1 Intra-bank @	–	–	612.52	630.85	–	–	1641898	1313016
2.2 Inter-bank @	–	–	2137.43	2207.03	–	–	1520208	1568803
B. ATMs								
3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)	–	–	6568.95	6203.24	–	–	298514	286006
3.1 Using Credit Cards \$	–	–	8.53	7.97	–	–	399	379
3.2 Using Debit Cards \$	–	–	6531.99	6167.30	–	–	297116	284652
3.3 Using Pre-paid Cards \$	–	–	28.43	27.96	–	–	999	974
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)	–	–	102.47	65.97	–	–	177	194
4.1 Using Debit Cards \$	–	–	92.41	59.42	–	–	163	132
4.2 Using Pre-paid Cards \$	–	–	10.06	6.55	–	–	14	63
5 Cash Withdrawal at Micro ATMs @	–	–	400.77	386.44	–	–	11109	11201
5.1 AePS @	–	–	400.77	386.44	–	–	11109	11201

PART III - Payment Infrastructures (Lakh)

System	FY 2018-19	2019	2020	
		Feb.	Jan.	Feb.
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards (1.1 to 1.2)	–	–	8725.30	8801.81
1.1 Credit Cards	–	–	561.20	571.58
1.2 Debit Cards	–	–	8164.10	8230.23
2 Number of PPIs @ (2.1 to 2.2)	–	–	17574.74	18000.38
2.1 Wallets @	–	–	16575.31	16809.60
2.2 Cards @	–	–	999.43	1190.78
3 Number of ATMs (3.1 to 3.2)	–	–	2.33	2.34
3.1 Bank owned ATMs \$	–	–	2.10	2.11
3.2 White Label ATMs \$	–	–	0.23	0.23
4 Number of Micro ATMs @	–	–	2.56	2.64
5 Number of PoS Terminals	–	–	49.47	51.00
6 Bharat QR @	–	–	17.79	18.96

@: 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.