TABLE 61 : PAYMENT SYSTEM INDICATORS

(Volume in Lakh; Value in ₹ Crore)

	2020-21		2021-22		2022-23	
	Volume	**Value**	**Volume**	**Value**	**Volume**	**Value**
A.Settlement Systems						
CCIL Operated Systems	28	161943141	33	206873112	41	258797336
B.Payment Systems						
1. Large Value Credit Transfers - RTGS	**1592**	**105599849**	**2078**	**128657516**	**2426**	**149946286**
Retail Segment	-	-	-	-	-	-
2. Credit Transfers	**317868**	**33504226**	**577935**	**42728006**	**983621**	**55009620**
2.1 AePS (Fund Transfers)	11	623	10	575	6	356
2.2 APBS	14373	111001	12573	133345	17834	247535
2.3 ECS Cr	0	0	0	0	0	0
2.4 IMPS	32783	2941500	46625	4171037	56533	5585441
2.5 NACH Cr	16465	1216535	18758	1281685	19257	1541815
2.6 NEFT	30928	25130910	40407	28725463	52847	33719541
2.7 UPI	223307	4103658	459561	8415900	837144	13914932
3. Debit Transfers and Direct Debits	**10457**	**865520**	**12189**	**1034444**	**15343**	**1289611**
3.1 BHIM Aadhaar Pay	161	2580	228	6113	214	6791
3.2 ECS Dr	0	0	0	0	0	0
3.3 NACH Dr	9646	862027	10755	1026641	13503	1280219
3.4 NETC (linked to bank account)	650	913	1207	1689	1626	2601
4. Card Payments	**57787**	**1291799**	**61783**	**1701851**	**63325**	**2152245**
4.1 Credit Cards	17641	630414	22399	971638	29145	1432255
4.2 Debit Cards	40146	661385	39384	730213	34179	719989
5. Prepaid Payment Instruments	**49366**	**197095**	**65783**	**279416**	**74667**	**287111**
6. Paper-based Instruments	**6704**	**5627108**	**6999**	**6650333**	**7109**	**7172904**
Total - Retail Payments (2+3+4+5+6)	442180	41485747	724689	52394049	1144065	65911490
Total Payments (1+2+3+4+5+6)	443772	147085596	726767	181051565	1146491	215857776
Total Digital Payments (1+2+3+4+5)	**437068**	**141458488**	**719768**	**174401233**	**1139382**	**208684872**

(Continued)

TABLE 61 : PAYMENT SYSTEM INDICATORS (Concld.)

(Volume in Lakh; Value in ₹ Crore)

	2023-24		2024-25	
	Volume	**Value**	**Volume**	**Value**
A.Settlement Systems				
CCIL Operated Systems	43	259206893	47	296218030
B.Payment Systems				
1. Large Value Credit Transfers - RTGS	**2700**	**170886670**	**3025**	**201387682**
Retail Segment	-	-	-	-
2. Credit Transfers	**1486107**	**67542859**	**2061015**	**79781976**
2.1 AePS (Fund Transfers)	4	261	4	190
2.2 APBS	25888	390743	32964	554034
2.3 ECS Cr	0	0	0	0
2.4 IMPS	60053	6495652	56250	7139110
2.5 NACH Cr	16227	1525104	16939	1670223
2.6 NEFT	72640	39136014	96198	44361464
2.7 UPI	1311295	19995086	1858660	26056955
3. Debit Transfers and Direct Debits	**18250**	**1687658**	**21660**	**2208583**
3.1 BHIM Aadhaar Pay	194	6112	230	6907
3.2 ECS Dr	0	0	0	0
3.3 NACH Dr	16426	1678769	19762	2199327
3.4 NETC (linked to bank account)	1629	2777	1668	2349
4. Card Payments	**58470**	**2423563**	**63861**	**2605110**
4.1 Credit Cards	35610	1831134	47741	2109197
4.2 Debit Cards	22860	592429	16120	495914
5. Prepaid Payment Instruments	**78775**	**283048**	**70254**	**216751**
6. Paper-based Instruments	**6632**	**7212333**	**6095**	**7113350**
Total - Retail Payments (2+3+4+5+6)	1648234	79149461	2222885	91925771
Total Payments (1+2+3+4+5+6)	1650934	250036131	2225910	293313453
Total Digital Payments (1+2+3+4+5)	**1644302**	**242823799**	**2219815**	**286200103**

Notes :
1. RTGS system includes customer and inter-bank transactions only.
2. Settlement of CBLO, government securities clearing and forex transactions is through the Clearing Corporation of India Ltd. (CCIL). Government Securities include outright trades and both legs of repo transactions and Tri-party repo transactions.
3. The figures for cards are for transactions at point of sale (POS) terminals only which include online transactions.
4. Figures in the columns might not add up to the total due to rounding off of numbers.
5. '-' : Not applicable for this period.
6. UPI and AePS (Fund Transfer) were introduced in FY 2016-17 ; BHIM Aadhar Pay and NETC (linked to bank account) were introduced in FY 2017-18.

Source : Reserve Bank of India.