

# Payment and Settlement Systems

## No.43: Payment System Indicators

### PART I - Payment System Indicators - Payment & Settlement System Statistics

System	Volume (Lakh )				Value (₹ Crore)			
	FY 2020-21	2021	2022		FY 2020-21	2021	2022	
		Apr.	Mar.	Apr.		Apr.	Mar.	Apr.
	1	2	3	4	5	6	7	8
<b>A. Settlement Systems</b>								
<b>Financial Market Infrastructures (FMIs)</b>								
<b>1 CCIL Operated Systems (1.1 to 1.3)</b>	33.01	2.36	3.25	3.06	206873112	15138384	20588727	18651860
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	12.22	0.83	1.04	1.08	142072939	9963717	13682354	11915370
1.1.1 Outright	6.21	0.41	0.46	0.59	8793301	739674	660443	870328
1.1.2 Repo	3.09	0.21	0.30	0.25	51015712	3829853	5341282	4315711
1.1.3 Tri-party Repo	2.92	0.20	0.27	0.23	82263926	5394189	7680629	6729332
1.2 Forex Clearing	19.90	1.49	2.11	1.87	59775826	4913256	6232193	6124936
1.3 Rupee Derivatives @	0.88	0.05	0.11	0.11	5024347	261411	674180	611554
<b>B. Payment Systems</b>								
<b>I Financial Market Infrastructures (FMIs)</b>	–	–	–	–	–	–	–	–
<b>1 Credit Transfers - RTGS (1.1 to 1.2)</b>	2078.39	151.52	230.04	195.32	128657516	8802868	14458955	11097594
1.1 Customer Transactions	2063.73	150.19	228.68	194.11	113319292	7555042	13069669	9780600
1.2 Interbank Transactions	14.66	1.33	1.36	1.21	15338225	1247825	1389286	1316994
<b>II Retail</b>								
<b>2 Credit Transfers - Retail (2.1 to 2.6)</b>	577631.89	34506.22	66272.08	66747.57	42722828	2946342	5062364	4050335
2.1 AePS (Fund Transfers) @	9.76	0.94	0.56	0.55	575	61	35	33
2.2 APBS \$	12298.50	972.73	1154.92	1119.53	133052	5383	15462	11118
2.3 IMPS	46625.25	3229.68	4920.01	4716.26	4171037	299542	462279	444670
2.4 NACH Cr \$	18729.79	1029.55	1825.88	1329.76	1276801	101457	131428	112354
2.5 NEFT	40407.29	2862.71	4314.20	3737.59	28725463	2046235	3492578	2498587
2.6 UPI @	459561.30	26410.61	54056.51	55843.88	8415900	493664	960582	983573
2.6.1 of which USSD @	11.99	0.96	0.91	0.86	177	15	12	12
<b>3 Debit Transfers and Direct Debits (3.1 to 3.3)</b>	12222.27	961.29	1136.67	1121.68	1038334	79291	98645	93616
3.1 BHIM Aadhaar Pay @	227.73	13.88	19.47	16.76	6114	377	640	580
3.2 NACH Dr \$	10787.53	854.05	979.27	996.72	1030532	78776	97801	92902
3.3 NETC (linked to bank account) @	1207.01	93.36	137.93	108.20	1690	139	204	135
<b>4 Card Payments (4.1 to 4.2)</b>	61782.94	4788.55	5512.70	5541.17	1701851	115232	171159	170521
4.1 Credit Cards (4.1.1 to 4.1.2)	22398.83	1575.32	2237.51	2229.30	971638	59049	107107	105459
4.1.1 PoS based \$	11124.59	782.31	1134.33	1152.87	380643	26314	38777	39807
4.1.2 Others \$	11274.23	793.00	1103.18	1076.43	590994	32735	68330	65652
4.2 Debit Cards (4.2.1 to 4.2.1 )	39384.11	3213.23	3275.19	3311.87	730213	56183	64052	65062
4.2.1 PoS based \$	22967.10	1794.37	2078.45	2131.77	451550	35621	40770	43530
4.2.2 Others \$	16417.00	1418.86	1196.73	1180.10	278663	20562	23282	21532
<b>5 Prepaid Payment Instruments (5.1 to 5.2)</b>	65812.39	4800.66	6567.09	6551.30	293658	22148	27865	27664
5.1 Wallets	52683.01	3963.08	5016.86	5036.15	226645	14421	20054	19360
<b>5.2 Cards (5.2.1 to 5.2.2)</b>	13129.38	837.58	1550.23	1515.15	67014	7727	7811	8305
5.2.1 PoS based \$	1066.47	50.39	164.77	169.34	18123	1517	2860	3183
5.2.2 Others \$	12062.91	787.19	1385.46	1345.81	48891	6209	4951	5121
<b>6 Paper-based Instruments (6.1 to 6.2)</b>	6999.12	557.79	702.93	624.01	6650332	553322	694335	670259
6.1 CTS (NPCI Managed)	6999.12	557.79	702.93	624.01	6650332	553322	694335	670259
6.2 Others	0.00	–	–	–	–	–	–	–
<b>Total - Retail Payments (2+3+4+5+6)</b>	724448.61	45614.50	80191.47	80585.73	52407004	3716336	6054368	5012396
<b>Total Payments (1+2+3+4+5+6)</b>	726527.00	45766.02	80421.51	80781.06	181064521	12519204	20513323	16109991
<b>Total Digital Payments (1+2+3+4+5)</b>	719527.88	45208.23	79718.58	80157.05	174414188	11965881	19818988	15439731

## PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2020-21	2021	2022		FY 2020-21	2021	2022	
		Apr.	Mar.	Apr.		Apr.	Mar.	Apr.
	1	2	3	4	5	6	7	8
<b>A. Other Payment Channels</b>								
<b>1 Mobile Payments (mobile app based) (1.1 to 1.2)</b>								
1.1 Intra-bank \$	507531.40	32494.77	57378.44	59767.47	14973395	1006256	1652795	1683493
1.2 Inter-bank \$	40805.67	2563.99	4218.03	4515.92	2726360	191178	298556	312756
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)	466725.74	29930.78	53160.40	55251.55	12247035	815078	1354239	1370737
2.1 Intra-bank @	36127.50	2682.48	3915.10	3639.09	50121370	3180133	8831268	7155362
2.2 Inter-bank @	7375.30	567.04	995.71	964.04	23505766	1352169	5347683	4288061
2.2 Inter-bank @	28752.20	2115.44	2919.39	2675.04	26615604	1827964	3483584	2867301
<b>B. ATMs</b>								
<b>3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)</b>								
3.1 Using Credit Cards \$	65287.28	5256.36	5971.07	5834.29	3111927	255527	287374	286411
3.1 Using Credit Cards \$	62.38	5.09	6.80	6.12	3130	258	344	303
3.2 Using Debit Cards \$	64898.81	5226.23	5932.11	5796.88	3097741	254397	285893	285011
3.3 Using Pre-paid Cards \$	326.11	25.03	32.16	31.28	11056	871	1138	1097
<b>4 Cash Withdrawal at PoS \$ (4.1 to 4.2)</b>								
4.1 Using Debit Cards \$	92.26	22.06	2.79	2.74	805	133	57	54
4.2 Using Pre-paid Cards \$	79.42	18.85	2.21	2.24	557	111	21	22
4.2 Using Pre-paid Cards \$	12.84	3.20	0.57	0.50	248	22	36	32
<b>5 Cash Withdrawal at Micro ATMs @</b>								
5.1 AePS @	11126.04	725.35	1032.68	984.19	299776	21701	28479	27824
5.1 AePS @	11126.04	725.35	1032.68	984.19	299776	21701	28479	27824

## PART III - Payment Infrastructures (Lakh)

System	As on March 2021	2021	2022	
		Apr.	Mar.	Apr.
	1	2	3	4
<b>Payment System Infrastructures</b>				
<b>1 Number of Cards (1.1 to 1.2)</b>				
1.1 Credit Cards	9912.93	9630.55	9912.93	9956.84
1.1 Credit Cards	736.27	622.60	736.27	751.66
1.2 Debit Cards	9176.66	9007.95	9176.66	9205.18
<b>2 Number of PPIs @ (2.1 to 2.2)</b>				
2.1 Wallets @	27403.54	22216.97	27403.54	27405.90
2.1 Wallets @	24645.39	20249.78	24645.39	24748.38
2.2 Cards @	2758.15	1967.19	2758.15	2657.52
<b>3 Number of ATMs (3.1 to 3.2)</b>				
3.1 Bank owned ATMs \$	2.48	2.40	2.48	2.49
3.1 Bank owned ATMs \$	2.17	2.14	2.17	2.17
3.2 White Label ATMs \$	0.32	0.25	0.32	0.32
<b>4 Number of Micro ATMs @</b>				
4 Number of Micro ATMs @	7.81	4.14	7.81	8.16
<b>5 Number of PoS Terminals</b>				
5 Number of PoS Terminals	60.70	45.25	60.70	61.26
<b>6 Bharat QR @</b>				
6 Bharat QR @	49.72	40.28	49.72	40.90
<b>7 UPI QR *</b>				
7 UPI QR *	1727.34	978.19	1727.34	1807.21

@: New inclusion w.e.f. November 2019

#: Data reported by Co-operative Banks, LABs and RRBs included with effect from December 2021.

\$ : 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.