

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	
		May	Apr.	May		May	Apr.	May
	1	2	3	4	5	6	7	8
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems (1.1 to 1.3)	33.01	2.08	3.06	3.32	206873112	14652880	18651860	19742339
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	12.22	0.89	1.08	1.23	142072939	9966087	11915370	13110275
1.1.1 Outright	6.21	0.47	0.59	0.66	8793301	710624	870328	832089
1.1.2 Repo	3.09	0.23	0.25	0.31	51015712	4280973	4315711	4940038
1.1.3 Tri-party Repo	2.92	0.19	0.23	0.26	82263926	4974490	6729332	7338148
1.2 Forex Clearing	19.90	1.14	1.87	1.98	59775826	4424858	6124936	6039213
1.3 Rupee Derivatives @	0.88	0.05	0.11	0.11	5024347	261935	611554	592851
B. Payment Systems								
I Financial Market Infrastructures (FMIs)	–	–	–	–	–	–	–	–
1 Credit Transfers - RTGS (1.1 to 1.2)	2078.39	123.34	195.32	195.72	128657516	8366599	11097594	11183947
1.1 Customer Transactions	2063.73	122.28	194.11	194.53	113319292	7211162	9780600	9851274
1.2 Interbank Transactions	14.66	1.07	1.21	1.19	15338225	1155437	1316994	1332673
II Retail								
2 Credit Transfers - Retail (2.1 to 2.6)	577934.74	33866.21	66747.57	72187.50	42728006	2707637	4050335	4177865
2.1 AePS (Fund Transfers) @	9.76	0.95	0.55	0.58	575	59	33	36
2.2 APBS \$	12573.33	1343.10	1119.53	2268.03	133345	16261	11118	41011
2.3 IMPS	46625.25	2798.61	4716.26	4848.13	4171037	266289	444670	452328
2.4 NACH Cr \$	18757.82	1866.34	1329.76	1794.53	1281685	116463	112354	97341
2.5 NEFT	40407.29	2565.39	3737.59	3813.34	28725463	1819459	2498587	2546928
2.6 UPI @	459561.30	25291.82	55843.88	59462.89	8415900	489106	983573	1040221
2.6.1 of which USSD @	11.99	1.01	0.86	1.00	177	16	12	14
3 Debit Transfers and Direct Debits (3.1 to 3.3)	12189.49	936.41	1121.68	1177.32	1034444	70589	93616	95542
3.1 BHIM Aadhaar Pay @	227.73	17.29	16.76	17.81	6114	422	580	571
3.2 NACH Dr \$	10754.74	857.30	996.72	1018.05	1026641	70069	92902	94752
3.3 NETC (linked to bank account) @	1207.01	61.82	108.20	141.46	1690	98	135	218
4 Card Payments (4.1 to 4.2)	61782.94	3901.33	5541.17	5698.18	1701851	95239	170521	179655
4.1 Credit Cards (4.1.1 to 4.1.2)	22398.83	1344.73	2229.30	2377.95	971638	52014	105459	113696
4.1.1 PoS based \$	11124.59	509.46	1152.87	1220.24	380643	18477	39807	42266
4.1.2 Others \$	11274.23	835.27	1076.43	1157.71	590994	33537	65652	71430
4.2 Debit Cards (4.2.1 to 4.2.1)	39384.11	2556.60	3311.87	3320.23	730213	43225	65062	65959
4.2.1 PoS based \$	22967.10	1127.84	2131.77	2150.28	451550	22195	43530	44306
4.2.2 Others \$	16417.00	1428.76	1180.10	1169.95	278663	21030	21532	21653
5 Prepaid Payment Instruments (5.1 to 5.2)	65812.39	3880.40	6551.30	6652.60	293658	21509	27664	28257
5.1 Wallets	52683.01	3180.18	5036.15	5198.06	226645	14626	19360	19616
5.2 Cards (5.2.1 to 5.2.2)	13129.38	700.22	1515.15	1454.54	67014	6883	8305	8640
5.2.1 PoS based \$	1066.47	40.58	169.34	178.85	18123	1169	3183	3229
5.2.2 Others \$	12062.91	659.64	1345.81	1275.69	48891	5714	5121	5411
6 Paper-based Instruments (6.1 to 6.2)	6999.12	366.69	624.01	590.44	6650332	341794	670259	594562
6.1 CTS (NPCI Managed)	6999.12	366.69	624.01	590.44	6650332	341794	670259	594562
6.2 Others	0.00	–	–	–	–	–	–	–
Total - Retail Payments (2+3+4+5+6)	724718.68	42951.04	80585.73	86306.04	52408291	3236769	5012396	5075880
Total Payments (1+2+3+4+5+6)	726797.07	43074.39	80781.06	86501.76	181065807	11603368	16109991	16259827
Total Digital Payments (1+2+3+4+5)	719797.95	42707.70	80157.05	85911.32	174415475	11261574	15439731	15665265

PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2020-21	2021	2022		FY 2020-21	2021	2022	
		May	Apr.	May		May	Apr.	May
	1	2	3	4	5	6	7	8
A. Other Payment Channels								
1 Mobile Payments (mobile app based) (1.1 to 1.2)	507531.40	29734.31	59767.19	64186.29	14973395	898224	1683381	1753658
1.1 Intra-bank \$	40805.67	2528.93	4515.86	4617.48	2726360	174307	312740	318478
1.2 Inter-bank \$	466725.74	27205.39	55251.33	59568.81	12247035	723917	1370640	1435180
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)	36127.50	2336.06	3639.09	3735.84	50121370	2953188	7155362	7233469
2.1 Intra-bank @	7375.30	492.39	964.04	1023.10	23505766	1290828	4288061	4344369
2.2 Inter-bank @	28752.20	1843.67	2675.04	2712.74	26615604	1662360	2867301	2889100
B. ATMs								
3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)	65287.28	4169.98	5834.29	5872.26	3111927	202854	286411	280266
3.1 Using Credit Cards \$	62.38	3.65	6.12	6.64	3130	187	303	328
3.2 Using Debit Cards \$	64898.81	4142.63	5796.88	5832.83	3097741	201978	285011	278833
3.3 Using Pre-paid Cards \$	326.11	23.69	31.28	32.79	11056	690	1097	1106
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)	92.26	20.81	2.74	2.65	805	122	54	53
4.1 Using Debit Cards \$	79.42	18.08	2.24	2.20	557	102	22	22
4.2 Using Pre-paid Cards \$	12.84	2.73	0.50	0.44	248	19	32	31
5 Cash Withdrawal at Micro ATMs @	11126.04	824.37	984.19	1073.66	299776	24138	27824	29828
5.1 AePS @	11126.04	824.37	984.19	1073.66	299776	24138	27824	29828

PART III - Payment Infrastructures (Lakh)

System	As on March 2021	2021	2022	
		May	Apr.	May
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards (1.1 to 1.2)	9912.93	9643.64	9956.84	10002.10
1.1 Credit Cards	736.27	623.93	751.66	768.77
1.2 Debit Cards	9176.66	9019.71	9205.18	9233.33
2 Number of PPIs @ (2.1 to 2.2)	27403.54	22609.29	27405.90	27692.16
2.1 Wallets @	24645.39	20542.99	24748.38	25005.51
2.2 Cards @	2758.15	2066.30	2657.52	2686.65
3 Number of ATMs (3.1 to 3.2)	2.48	2.40	2.51	2.52
3.1 Bank owned ATMs \$	2.17	2.15	2.19	2.20
3.2 White Label ATMs \$	0.32	0.26	0.32	0.32
4 Number of Micro ATMs @	7.81	4.25	8.16	8.81
5 Number of PoS Terminals	60.70	45.20	61.26	61.69
6 Bharat QR @	49.72	40.22	40.90	41.38
7 UPI QR *	1727.34	990.22	1807.21	1880.15

@: 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.