

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	2020	2021		FY 2020-21	2020	2021	
		Jun.	May	Jun.		Jun.	May	Jun.
	1	2	3	4	5	6	7	8
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems (1.1 to 1.3)	27.97	2.23	2.08	2.90	161943141	13383223	14652880	17144527
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	11.55	1.01	0.89	1.01	110634315	9590341	9966087	11317988
1.1.1 Outright	6.28	0.54	0.47	0.51	10032187	928567	710624	774292
1.1.2 Repo	2.84	0.27	0.23	0.27	43751173	4244619	4280973	4653921
1.1.3 Tri-party Repo	2.43	0.21	0.19	0.23	56850956	4417155	4974490	5889775
1.2 Forex Clearing	16.04	1.19	1.14	1.82	48903961	3658697	4424858	5408999
1.3 Rupee Derivatives @	0.38	0.02	0.05	0.07	2404865	134185	261935	417541
B. Payment Systems								
I Financial Market Infrastructures (FMIs)	—	—	—	—	—	—	—	—
1 Credit Transfers - RTGS (1.1 to 1.2)	1591.92	119.68	123.34	154.14	105599849	8651978	8366599	10196989
1.1 Customer Transactions	1573.47	118.09	122.28	152.92	91008367	7641700	7211162	8887546
1.2 Interbank Transactions	18.45	1.59	1.07	1.22	14591482	1010278	1155437	1309444
II Retail								
2 Credit Transfers - Retail (2.1 to 2.6)	317851.82	20341.65	33866.22	36684.40	33522150	2499421	2707637	3029728
2.1 AePS (Fund Transfers) @	11.32	0.89	0.96	1.06	623	47	59	64
2.2 APBS \$	14372.99	1371.10	1343.10	1148.34	112747	11767	16261	8143
2.3 IMPS	32783.47	1989.12	2798.61	3038.45	2941500	206951	266289	284111
2.4 NACH Cr \$	16449.51	1337.21	1866.34	1498.12	1232714	112236	116463	92266
2.5 NEFT	30927.89	2274.01	2565.39	2923.27	25130910	1906586	1819459	2097771
2.6 UPI @	223306.64	13369.31	25291.82	28075.16	4103658	261835	489106	547373
2.6.1 of which USSD @	10.45	0.85	1.01	1.03	172	15	16	16
3 Debit Transfers and Direct Debits (3.1 to 3.3)	10440.40	837.03	936.41	981.70	872399	70703	70589	86759
3.1 BHIM Aadhaar Pay @	160.84	14.67	17.29	17.66	2580	186	422	417
3.2 NACH Dr \$	9629.61	788.94	857.30	878.73	868906	70492	70069	86215
3.3 NETC (linked to bank account) @	649.96	33.42	61.82	85.31	913	25	98	128
4 Card Payments (4.1 to 4.2)	57841.30	4250.89	3980.67	4563.57	1293081	90484	96102	114340
4.1 Credit Cards (4.1.1 to 4.1.2)	17641.06	1248.55	1344.73	1547.01	630414	42773	52014	62746
4.1.1 PoS based \$	8688.81	588.58	509.46	690.40	280769	19293	18477	23977
4.1.2 Others \$	8952.25	659.97	835.27	856.61	349645	23479	33537	38769
4.2 Debit Cards (4.2.1 to 4.2.1)	40200.24	3002.34	2635.94	3016.56	662667	47711	44088	51594
4.2.1 PoS based \$	20805.24	1475.38	1197.18	1564.91	378044	25788	23019	29293
4.2.2 Others \$	19395.00	1526.95	1438.76	1451.65	284623	21923	21070	22300
5 Prepaid Payment Instruments (5.1 to 5.2)	49392.29	3546.66	3848.74	4586.00	197696	14494	21509	18780
5.1 Wallets	39987.01	2905.67	3180.18	3911.95	152065	12132	14626	16088
5.2 Cards (5.2.1 to 5.2.2)	9405.28	640.98	668.56	674.05	45631	2362	6883	2692
5.2.1 PoS based \$	437.33	35.36	32.74	44.69	11639	710	1303	552
5.2.2 Others \$	8967.95	605.62	635.82	629.36	33992	1652	5580	2140
6 Paper-based Instruments (6.1 to 6.2)	6703.70	496.68	366.69	511.38	5627189	401666	341794	477430
6.1 CTS (NPCI Managed)	6702.53	496.37	366.69	511.38	5625941	401441	341794	477430
6.2 Others	1.17	0.32	—	—	1249	225	—	—
Total - Retail Payments (2+3+4+5+6)	442229.51	29472.90	42998.73	47327.04	41512515	3076769	3237632	3727036
Total Payments (1+2+3+4+5+6)	443821.43	29592.58	43122.08	47481.18	147112364	11728746	11604231	13924026
Total Digital Payments (1+2+3+4+5)	437117.74	29095.89	42755.39	46969.80	141485174	11327080	11262437	13446596

PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2020-21	2020	2021		FY 2020-21	2020	2021	
		Jun.	May	Jun.		Jun.	May	Jun.
	1	2	3	4	5	6	7	8
A. Other Payment Channels								
1 Mobile Payments (mobile app based) (1.1 to 1.2)	255451.57	16188.00	29734.31	32126.98	9179707	599381	898224	1033422
1.1 Intra-bank \$	25220.35	1423.94	2528.93	2829.58	1871236	118965	174307	196264
1.2 Inter-bank \$	230231.22	14764.06	27205.39	29297.41	7308472	480416	723917	837159
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)	32493.63	2431.49	2336.06	2703.44	41581497	3123215	2953188	3468711
2.1 Intra-bank @	6886.15	533.60	492.39	545.84	20601554	1529247	1290828	1501184
2.2 Inter-bank @	25607.48	1897.89	1843.67	2157.60	20979943	1593967	1662360	1967527
B. ATMs								
3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)	60905.81	4716.58	4169.98	4761.61	2889826	229517	202854	229633
3.1 Using Credit Cards \$	51.41	3.23	3.65	4.31	2560	163	187	219
3.2 Using Debit Cards \$	60602.23	4698.45	4142.63	4735.38	2878025	228734	201978	228681
3.3 Using Pre-paid Cards \$	252.17	14.91	23.69	21.91	9240	620	690	734
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)	394.60	29.42	20.81	7.87	1532	116	122	59
4.1 Using Debit Cards \$	353.33	27.82	18.08	7.03	1483	114	102	44
4.2 Using Pre-paid Cards \$	41.27	1.60	2.73	0.84	49	3	19	15
5 Cash Withdrawal at Micro ATMs @	9460.43	990.75	824.36	856.89	225420	19749	24138	24187
5.1 AePS @	9460.43	990.75	824.36	856.89	225420	19749	24138	24187

PART III - Payment Infrastructures (Lakh)

System	As on March 2021	2020	2021	
		Jun.	May	Jun.
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards (1.1 to 1.2)	9602.51	9027.03	9647.02	9688.24
1.1 Credit Cards	620.49	572.89	623.93	628.15
1.2 Debit Cards	8982.02	8454.14	9023.09	9060.08
2 Number of PPIs @ (2.1 to 2.2)	21952.60	19008.07	22609.29	22947.96
2.1 Wallets @	20052.10	17553.64	20542.99	20864.68
2.2 Cards @	1900.51	1454.43	2066.30	2083.28
3 Number of ATMs (3.1 to 3.2)	2.39	2.34	2.40	2.40
3.1 Bank owned ATMs \$	2.14	2.10	2.15	2.14
3.2 White Label ATMs \$	0.25	0.24	0.26	0.26
4 Number of Micro ATMs @	4.04	2.96	4.25	4.54
5 Number of PoS Terminals	47.20	43.26	45.20	45.93
6 Bharat QR @	35.70	21.51	48.63	49.33
7 UPI QR *	925.22	-	981.82	1018.26

@: 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.