

## Payment and Settlement Systems

## No.43: Payment System Indicators

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

System	Volume (Lakh )				Value (₹ Crore)			
	FY 2020-21	2021	2022		FY 2020-21	2021	2022	
		Feb.	Jan.	Feb.		Feb.	Jan.	Feb.
	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>	27.97	2.44	2.54	2.92	161943141	15872384	17839802	17994586
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	11.55	0.95	0.93	1.10	110634315	10901991	12892869	12914111
1.1.1 Outright	6.28	0.47	0.40	0.58	10032187	681845	569722	721038
1.1.2 Repo	2.84	0.24	0.26	0.25	43751173	3678988	4348558	4221392
1.1.3 Tri-party Repo	2.43	0.24	0.28	0.27	56850956	6541158	7974589	7971681
1.2 Forex Clearing	16.04	1.44	1.52	1.73	48903961	4629628	4470518	4540145
1.3 Rupee Derivatives @	0.38	0.05	0.09	0.10	2404865	340765	476415	540330
<b>B. Payment Systems</b>								
<b>I Financial Market Infrastructures (FMIs)</b>	—	—	—	—	—	—	—	—
<b>1 Credit Transfers - RTGS (1.1 to 1.2)</b>	1591.92	157.70	181.29	180.29	105599849	9050425	10449109	10324618
1.1 Customer Transactions	1573.47	156.20	180.08	179.15	91008367	7645510	9285159	9277356
1.2 Interbank Transactions	18.45	1.50	1.21	1.13	14591482	1404916	1163950	1047262
<b>II Retail</b>								
<b>2 Credit Transfers - Retail (2.1 to 2.6)</b>	317867.74	30607.09	57362.63	55283.72	33504226	2919321	3803991	3806375
2.1 AePS (Fund Transfers) @	11.31	0.92	0.55	0.51	623	54	29	28
2.2 APBS \$	14372.99	835.54	1106.32	629.87	111001	4766	18048	13043
2.3 IMPS	32783.47	3189.73	4401.73	4209.31	2941500	275230	387007	384404
2.4 NACH Cr \$	16465.44	830.89	2053.44	1536.56	1216535	61364	124228	104998
2.5 NEFT	30927.89	2821.07	3629.03	3632.58	25130910	2152844	2442686	2477059
2.6 UPI @	223306.64	22928.94	46171.56	45274.89	4103658	425063	831993	826843
2.6.1 of which USSD @	10.45	0.82	0.81	0.68	172	13	11	10
<b>3 Debit Transfers and Direct Debits (3.1 to 3.3)</b>	10456.54	861.94	1059.01	1089.30	865520	68323	91554	90746
3.1 BHIM Aadhaar Pay @	160.84	9.33	24.47	15.23	2580	223	728	506
3.2 NACH Dr \$	9645.75	781.43	934.07	948.20	862027	68011	90703	90056
3.3 NETC (linked to bank account) @	649.96	71.18	100.47	125.87	913	88	123	184
<b>4 Card Payments (4.1 to 4.2)</b>	57786.60	5059.24	5151.05	4840.43	1291799	119331	147794	143106
4.1 Credit Cards (4.1.1 to 4.1.2)	17641.06	1613.77	1958.05	1884.24	630414	60105	87769	86041
4.1.1 PoS based \$	8688.81	863.91	960.63	963.40	280769	27754	32735	32500
4.1.2 Others \$	8952.25	749.87	997.43	920.84	349645	32350	55034	53541
4.2 Debit Cards (4.2.1 to 4.2.1 )	40145.54	3445.46	3193.00	2956.19	661385	59227	60025	57065
4.2.1 PoS based \$	20773.50	2008.87	1924.51	1845.45	377630	37414	37274	36376
4.2.2 Others \$	19372.04	1436.60	1268.48	1110.75	283755	21813	22752	20689
<b>5 Prepaid Payment Instruments (5.1 to 5.2)</b>	49742.55	4560.42	5865.60	5626.89	197696	18274	26105	24649
5.1 Wallets	39987.01	3652.79	4613.76	4386.09	152065	12742	19789	17259
<b>5.2 Cards (5.2.1 to 5.2.2)</b>	9755.54	907.63	1251.85	1240.79	45631	5532	6316	7390
5.2.1 PoS based \$	607.15	58.80	114.11	126.61	10591	1117	2307	3360
5.2.2 Others \$	9148.39	848.83	1137.73	1114.18	35040	4415	4009	4030
<b>6 Paper-based Instruments (6.1 to 6.2)</b>	6703.70	636.07	596.99	581.98	5627190	547109	557721	615321
6.1 CTS (NPCI Managed)	6702.54	636.07	596.99	581.98	5625941	547109	557721	615321
6.2 Others	1.17	—	—	—	1249	—	—	—
<b>Total - Retail Payments (2+3+4+5+6)</b>	442557.14	41724.77	70035.28	67422.32	41486430	3672358	4627165	4680197
<b>Total Payments (1+2+3+4+5+6)</b>	444149.06	41882.46	70216.58	67602.60	147086278	12722783	15076275	15004815
<b>Total Digital Payments (1+2+3+4+5)</b>	437445.36	41246.39	69619.59	67020.62	141459089	12175674	14518553	14389494

## PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2020-21	2021	2022		FY 2020-21	2021	2022	
		Feb.	Jan.	Feb.		Feb.	Jan.	Feb.
	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>	258033.70	24372.08	50122.61	48507.66	9201212	933736	1422872	1395093
1.1 Intra-bank \$	25220.71	2345.81	3879.91	3626.98	1871390	186602	250455	246931
1.2 Inter-bank \$	232812.99	22026.27	46242.71	44880.68	7329822	747134	1172417	1148163
<b>2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)</b>	32493.63	2900.22	3091.31	2697.65	41581497	3999196	4008361	3824220
2.1 Intra-bank @	6886.15	580.98	598.61	552.69	20601554	2076458	1723484	1635618
2.2 Inter-bank @	25607.48	2319.24	2492.69	2144.96	20979943	1922739	2284877	2188602
<b>B. ATMs</b>								
<b>3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)</b>	60905.81	5534.33	5558.75	5300.30	2889826	259249	262384	256463
3.1 Using Credit Cards \$	51.41	4.98	5.49	5.29	2560	253	269	264
3.2 Using Debit Cards \$	60602.23	5506.07	5523.91	5266.81	2878025	258100	261124	255218
3.3 Using Pre-paid Cards \$	252.17	23.28	29.36	28.20	9240	895	990	981
<b>4 Cash Withdrawal at PoS \$ (4.1 to 4.2)</b>	394.77	21.79	2.36	2.46	1533	117	35	39
4.1 Using Debit Cards \$	353.50	19.81	2.08	2.15	1484	114	20	20
4.2 Using Pre-paid Cards \$	41.27	1.98	0.28	0.32	49	3	16	19
<b>5 Cash Withdrawal at Micro ATMs @</b>	9460.43	656.57	1125.54	928.46	225420	18381	28582	24975
5.1 AePS @	9460.43	656.57	1125.54	928.46	225420	18381	28582	24975

## PART III - Payment Infrastructures (Lakh)

System	As on March 2021	2021	2022	
		Feb.	Jan.	Feb.
	1	2	3	4
<b>Payment System Infrastructures</b>				
<b>1 Number of Cards (1.1 to 1.2)</b>	9602.51	9556.49	10111.81	10067.74
1.1 Credit Cards	620.49	616.47	702.52	717.08
1.2 Debit Cards	8982.02	8940.02	9409.29	9350.66
<b>2 Number of PPIs @ (2.1 to 2.2)</b>	21952.60	21556.23	26898.31	27320.10
2.1 Wallets @	20052.10	19733.68	24231.94	24605.03
2.2 Cards @	1900.51	1822.56	2666.37	2715.07
<b>3 Number of ATMs (3.1 to 3.2)</b>	2.39	2.35	2.51	2.54
3.1 Bank owned ATMs \$	2.14	2.10	2.21	2.23
3.2 White Label ATMs \$	0.25	0.25	0.30	0.31
<b>4 Number of Micro ATMs @</b>	4.04	3.73	6.43	7.16
<b>5 Number of PoS Terminals</b>	47.20	47.15	56.20	58.34
<b>6 Bharat QR @</b>	35.70	34.92	46.97	48.27
<b>7 UPI QR *</b>	925.22	875.86	1521.05	1600.19

@: 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.