

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	
		Jul.	Jun.	Jul.		Jul.	Jun.	Jul.
	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	2.52	2.90	2.68	161943141	141022229	17144527	16798812
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	11.55	1.22	1.01	0.98	110634315	9407660	11317988	11096031
1.1.1 Outright	6.28	0.73	0.51	0.50	10032187	1146554	774292	744621
1.1.2 Repo	2.84	0.29	0.27	0.25	43751173	4098668	4653921	3802644
1.1.3 Tri-party Repo	2.43	0.20	0.23	0.24	56850956	4162438	5889775	6548766
1.2 Forex Clearing	16.04	1.28	1.82	1.64	48903961	4544294	5408999	5290626
1.3 Rupee Derivatives @	0.38	0.02	0.07	0.07	2404865	150275	417541	412155
B. Payment Systems								
I Financial Market Infrastructures (FMIs)	—	—	—	—	—	—	—	—
1 Credit Transfers - RTGS (1.1 to 1.2)	1591.92	124.76	154.14	167.65	105599849	8335279	10196989	10741314
1.1 Customer Transactions	1573.47	123.22	152.92	166.43	91008367	7137945	8887546	9288984
1.2 Interbank Transactions	18.45	1.55	1.22	1.22	14591482	1197334	1309444	1452331
II Retail								
2 Credit Transfers - Retail (2.1 to 2.6)	317851.82	21832.34	36684.40	41367.43	33522150	2587356	3029728	3214817
2.1 AePS (Fund Transfers) @	11.32	0.86	1.06	1.03	623	45	64	61
2.2 APBS \$	14372.99	1182.38	1148.34	1045.01	112747	8976	8143	7952
2.3 IMPS	32783.47	2220.99	3038.45	3524.64	2941500	225775	284111	311310
2.4 NACH Cr \$	16449.51	1053.54	1498.12	1171.72	1232714	98909	92266	85307
2.5 NEFT	30927.89	2401.03	2923.27	3170.00	25130910	1963113	2097771	2204303
2.6 UPI @	223306.64	14973.54	28075.16	32455.02	4103658	290538	547373	605883
2.6.1 of which USSD @	10.45	0.91	1.03	1.08	172	15	16	16
3 Debit Transfers and Direct Debits (3.1 to 3.3)	10440.40	855.71	981.70	986.32	872399	68356	86759	86503
3.1 BHIM Aadhaar Pay @	160.84	15.96	17.66	17.49	2580	216	417	414
3.2 NACH Dr \$	9629.61	801.08	878.73	877.08	868906	68083	86215	85980
3.3 NETC (linked to bank account) @	649.96	38.67	85.31	91.75	913	56	128	109
4 Card Payments (4.1 to 4.2)	57786.60	4481.59	4493.75	5225.86	1291799	95883	113790	135972
4.1 Credit Cards (4.1.1 to 4.1.2)	17641.06	1319.66	1547.01	1820.49	630414	45558	62746	74885
4.1.1 PoS based \$	8688.81	601.63	690.40	900.27	280769	20107	23977	30498
4.1.2 Others \$	8952.25	718.03	856.61	920.21	349645	25451	38769	44387
4.2 Debit Cards (4.2.1 to 4.2.1)	40145.54	3161.93	2946.74	3405.37	661385	50325	51044	61087
4.2.1 PoS based \$	20773.50	1461.94	1505.09	1901.64	377630	25821	28743	36764
4.2.2 Others \$	19372.04	1699.99	1441.65	1503.73	283755	24504	22300	24324
5 Prepaid Payment Instruments (5.1 to 5.2)	49392.29	3987.42	4586.00	4959.07	197696	15521	18780	20806
5.1 Wallets	39987.01	3205.59	3911.95	4079.19	152065	12892	16088	17053
5.2 Cards (5.2.1 to 5.2.2)	9405.28	781.83	674.05	879.89	45631	2629	2692	3753
5.2.1 PoS based \$	437.33	24.49	44.69	63.24	11639	628	552	683
5.2.2 Others \$	8967.95	757.34	629.36	816.64	33992	2002	2140	3070
6 Paper-based Instruments (6.1 to 6.2)	6703.70	532.38	511.38	596.11	5627189	434072	477430	553256
6.1 CTS (NPCI Managed)	6702.53	532.24	511.38	596.11	5625941	433799	477430	553256
6.2 Others	1.17	0.14	—	—	1249	272	—	—
Total - Retail Payments (2+3+4+5+6)	442174.81	31689.45	47257.22	53134.79	41511233	3201188	3726486	4011354
Total Payments (1+2+3+4+5+6)	443766.73	31814.21	47411.36	53302.44	147111082	11536467	13923476	14752668
Total Digital Payments (1+2+3+4+5)	437063.03	31281.83	46899.98	52706.33	141483892	11102395	13446046	14199411

PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2020-21	2020	2021		FY 2020-21	2020	2021	
		Jul.	Jun.	Jul.		Jul.	Jun.	Jul.
	1	2	3	4	5	6	7	8
A. Other Payment Channels								
1 Mobile Payments (mobile app based) (1.1 to 1.2)								
1.1 Intra-bank \$	255451.57	17281.26	32127.11	37458.94	9179707	637489	1033735	1149340
1.2 Inter-bank \$	25166.33	1574.10	2829.58	3134.21	1869837	130568	196264	210636
2.1 Intra-bank @	230231.22	15707.16	29297.53	34324.73	7308472	506921	837471	938704
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)								
2.1 Intra-bank @	32493.63	2673.76	2703.44	3048.81	41581497	3251167	3468711	3710473
2.2 Inter-bank @	6886.15	582.31	545.84	606.23	20601554	1595612	1501184	1625684
2.2 Inter-bank @	25607.48	2091.45	2157.60	2442.58	20979943	1655556	1967527	2084788
B. ATMs								
3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)								
3.1 Using Credit Cards \$	60905.81	4687.45	4761.61	5378.72	2889826	232074	229633	254880
3.1 Using Credit Cards \$	51.41	3.29	4.31	4.74	2560	167	219	235
3.2 Using Debit Cards \$	60602.23	4664.96	4735.38	5348.70	2878025	231210	228681	253780
3.3 Using Pre-paid Cards \$	252.17	19.20	21.91	25.28	9240	697	734	865
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)								
4.1 Using Debit Cards \$	394.77	33.57	7.87	7.45	1533	136	59	62
4.1 Using Debit Cards \$	353.50	30.67	7.03	6.15	1484	132	44	43
4.2 Using Pre-paid Cards \$	41.27	2.90	0.84	1.30	49	3	15	19
5 Cash Withdrawal at Micro ATMs @								
5.1 AePS @	9460.43	743.41	856.89	869.89	225420	17469	24187	22973
5.1 AePS @	9460.43	743.41	856.89	869.89	225420	17469	24187	22973

PART III - Payment Infrastructures (Lakh)

System	As on March 2021	2020	2021	
		Jul.	Jun.	Jul.
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards (1.1 to 1.2)				
1.1 Credit Cards	9602.51	9099.87	9688.24	9694.51
1.1 Credit Cards	620.49	576.32	628.15	634.14
1.2 Debit Cards	8982.02	8523.55	9060.08	9060.36
2 Number of PPIs @ (2.1 to 2.2)				
2.1 Wallets @	21952.60	19272.63	22947.96	23388.31
2.1 Wallets @	20052.10	17749.31	20864.68	21244.36
2.2 Cards @	1900.51	1523.32	2083.28	2143.95
3 Number of ATMs (3.1 to 3.2)				
3.1 Bank owned ATMs \$	2.39	2.34	2.40	2.40
3.1 Bank owned ATMs \$	2.14	2.10	2.14	2.13
3.2 White Label ATMs \$	0.25	0.24	0.26	0.27
4 Number of Micro ATMs @				
4.04	4.04	3.06	4.54	4.75
5 Number of PoS Terminals				
5.04	47.20	43.57	45.93	46.08
6 Bharat QR @				
6.04	35.70	22.37	49.33	51.23
7 UPI QR *				
7.04	925.22	-	1018.26	1070.08

@: 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.