

**Payment System Indicators**

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

	Volume (lakh)				Value (₹ crore)			
	FY 2021-22	2021 July	2022 June	2022 July	FY 2021-22	2021 July	2022 June	2022 July
	1	2	3	4	1	2	3	4
<b>A. Settlement Systems</b>								
<b>Financial Market Infrastructures (FMIs)</b>								
1 CCIL Operated Systems	33.01	2.68	3.42	3.39	206873112	16798812	22912930	21126044
1.1 Govt. Securities Clearing	12.22	0.98	1.32	1.33	142072939	11096031	15445511	14218681
1.1.1 Outright	6.22	0.50	0.68	0.71	8793301	744621	844409	851204
1.1.2 Repo	3.08	0.25	0.34	0.34	51015712	3802644	5627915	5764070
1.1.3 Tri-party Repo	2.92	0.24	0.30	0.28	82263926	6548766	8973188	7603407
1.2 Forex Clearing	19.91	1.64	1.97	1.93	59775826	5290626	6778125	6272728
1.3 Rupee Derivatives @	0.88	0.07	0.13	0.13	5024347	412155	689294	634635
<b>B. Payment Systems</b>								
<b>I Financial Market Infrastructures (FMIs)</b>								
1 Credit Transfers - RTGS	2078.39	167.65	194.42	189.26	128657516	10741314	12356054	11551440
1.1 Customer Transactions	2063.73	166.43	193.18	188.06	113319292	9288984	10840909	9927091
1.2 Interbank Transactions	14.66	1.22	1.24	1.20	15338225	1452331	1515145	1624349
<b>II Retail</b>								
2 Credit Transfers - Retail	577934.74	41372.72	69921.27	74673.64	42728006	3215234	4298158	4267239
2.1 AePS (Fund Transfers) @	9.76	1.03	0.62	0.68	575	61	37	40
2.2 APBS \$	12573.33	1047.34	1222.24	1259.99	133345	7981	23010	12511
2.3 IMPS	46625.25	3524.64	4557.01	4608.30	4171037	311310	443776	444541
2.4 NACH Cr \$	18757.82	1174.68	1489.99	1892.88	1281685	85697	100909	119677
2.5 NEFT	40407.29	3170.00	4022.33	4018.39	28725463	2204303	2716013	2627354
2.6 UPI @	459561.30	32455.02	58629.08	62893.40	8415900	605883	1014413	1063117
2.6.1 of which USD @	11.99	1.08	0.99	1.62	177	16	12	18
3 Debit Transfers and Direct Debits	12189.49	986.32	1225.96	1217.97	1034444	86503	100325	100581
3.1 BHIM Aadhaar Pay @	227.73	17.49	39.82	21.26	6113	414	1049	621
3.2 NACH Dr \$	10754.74	877.08	1048.14	1067.05	1026641	85980	99060	99754
3.3 NETC (linked to bank account) @	1207.02	91.75	138.00	129.66	1689	109	216	207
4 Card Payments	61,782.93	5,225.86	5,376.24	5,481.80	1701851	135972	169669	180371
4.1 Credit Cards	22,398.82	1,820.49	2,279.46	2,348.34	971638	74885	108752	115856
4.1.1 PoS based \$	11124.59	900.27	1210.51	1220.69	380643	30498	40466	41767
4.1.2 Others \$	11274.23	920.21	1068.95	1127.64	590994	44387	68286	74089
4.2 Debit Cards	39,384.11	3,405.37	3,096.79	3,133.47	730213	61087	60917	64515
4.2.1 PoS based \$	22967.10	1901.64	2012.90	2053.40	451550	36764	39877	41211
4.2.2 Others \$	16417.00	1503.73	1083.89	1080.07	278663	24324	21040	23304
5 Prepaid Payment Instruments	65,782.75	4,958.99	6,258.03	6,195.34	279416	20587	24738	25309
5.1 Wallets	53013.86	4068.85	4979.19	4855.87	220183	16624	18488	18775
5.2 Cards	12,768.89	890.14	1,278.83	1,339.48	59233	3963	6250	6534
5.2.1 PoS based \$	1116.16	73.49	87.22	85.43	19546	893	1301	1285
5.2.2 Others \$	11652.73	816.64	1191.62	1254.05	39687	3070	4949	5250
6 Paper-based Instruments	6,999.12	596.11	593.72	588.67	6650333	553256	599196	579727
6.1 CTS (NPCI Managed)	6999.12	596.11	593.72	588.67	6650333	553256	599196	579727
6.2 Others	0.00	0.00	0.00	0.00	0	0	0	0
<b>Total Retail Payments (2+3+4+5+6)</b>	<b>7,24,689.03</b>	<b>53,139.99</b>	<b>83,375.21</b>	<b>88,157.42</b>	<b>52394049</b>	<b>4011553</b>	<b>5192086</b>	<b>5153226</b>
<b>Total Payments (1+2+3+4+5+6)</b>	<b>7,26,767.42</b>	<b>53,307.64</b>	<b>83,569.63</b>	<b>88,346.69</b>	<b>181051565</b>	<b>14752867</b>	<b>17548140</b>	<b>16704666</b>
<b>Total Digital Payments (1+2+3+4+5)</b>	<b>7,19,768.30</b>	<b>52,711.53</b>	<b>82,975.91</b>	<b>87,758.02</b>	<b>174401233</b>	<b>14199611</b>	<b>16948944</b>	<b>16124940</b>

**PART II - Payment Modes and Channels**

	Volume (lakh)				Value (₹ crore)			
	FY 2021-22	2021 July	2022 June	2022 July	FY 2021-22	2021 July	2022 June	2022 July
	1	2	3	4	1	2	3	4
<b>A. Other Payment Channels</b>								
1 Mobile Payments (mobile app based)	5,07,531.37	36,837.05	62,581.28	68,450.73	1,49,73,395	11,37,233	17,15,115	17,86,611
1.1 Intra-bank \$	40,805.69	3,133.94	4,309.58	4,902.42	27,26,360	2,10,685	3,05,131	3,23,926
1.2 Inter-bank \$	4,66,725.68	33,703.12	58,271.69	63,548.30	1,22,47,035	9,26,547	14,09,985	14,62,684
2 Internet Payments (Netbanking / internet browser based) @	40,726.59	3,474.33	3,551.14	3,734.46	8,31,59,996	68,12,775	82,05,044	73,25,646
2.1 Intra-bank @	9,583.32	828.56	866.17	930.32	5,21,42,582	42,94,238	51,34,748	44,38,066
2.2 Inter-bank @	31,143.27	2,645.77	2,684.97	2,804.13	3,10,17,413	25,18,538	30,70,297	28,87,580
<b>B. ATMs</b>								
3. Cash Withdrawal at ATMs \$	65,287.63	5,378.82	5,734.36	5,777.88	31,11,948	2,54,886	2,71,368	2,72,103
3.1 Using Credit Cards \$	62.37	4.74	6.79	6.95	3,130	235	336	342
3.2 Using Debit Cards \$	64898.80	5348.70	5694.37	5735.52	30,97,741	2,53,780	2,69,936	2,70,609

3.3 Using Pre-paid Cards \$	326.45	25.38	33.20	35.42	11,076	871	1,096	1,152
4. Cash Withdrawal at PoS \$	91.17	7.45	2.30	2.26	728	62	22	22
4.1 Using Debit Cards \$	79.42	6.15	2.27	2.25	557	43	22	22
4.2 Using Pre-paid Cards \$	11.75	1.30	0.03	0.01	171	19	0	0
5. Cash Withdrawal at Micro ATMs @	11126.04	869.89	1167.16	1082.22	2,99,776	22,973	31,318	29,517
5.1 AePS @	11126.04	869.89	1167.16	1082.22	2,99,776	22,973	31,318	29,517

**PART III - Payment Infrastructures (lakh)**

	As on March	2021	2022	2022
	2022	July	June	July
	1	2	3	4
<b>Payment System Infrastructures</b>				
1 Number of Cards	9912.93	9690.43	10004.74	10083.90
1.1 Credit Cards	736.27	634.14	787.23	802.56
1.2 Debit Cards	9,176.66	9,056.29	9217.52	9281.34
2 Number of PPIs @	15,553.69	13,176.84	15,589.89	15,604.53
2.1 Wallets @	12,787.93	11,032.89	12,932.46	12,922.65
2.2 Cards @	2,765.76	2,143.95	2,657.43	2,681.89
3 Number of ATMs and CRMs	2.52	2.40	2.53	2.54
3.1 Bank owned ATMs\$ and CRMs#	2.20	2.13	2.20	2.20
3.2 White Label ATMs \$	0.31	0.27	0.33	0.34
4 Number of Micro ATMs @	7.81	4.75	9.40	9.64
5 Number of PoS Terminals	60.70	46.08	65.91	68.19
6 Bharat QR @	49.72	42.51	42.80	45.21
7 UPI QR *	1727.34	1078.80	1951.71	2013.02

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

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