

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	
		Sep.	Aug.	Sep.		Sep.	Aug.	Sep.
	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	2.70	2.51	3.21	161943141	13397758	15362952	16683094
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	11.55	1.08	0.96	1.37	110634315	9021412	10388877	11404584
1.1.1 Outright	6.28	0.61	0.50	0.90	10032187	881023	730532	1127485
1.1.2 Repo	2.84	0.29	0.24	0.25	43751173	4115039	3479766	3885956
1.1.3 Tri-party Repo	2.43	0.19	0.22	0.22	56850956	4025350	6178579	6391143
1.2 Forex Clearing	16.04	1.60	1.48	1.77	48903961	4238877	4599545	4826170
1.3 Rupee Derivatives @	0.38	0.03	0.06	0.07	2404865	137470	374530	452340
B. Payment Systems								
I Financial Market Infrastructures (FMIs)	—	—	—	—	—	—	—	—
1 Credit Transfers - RTGS (1.1 to 1.2)	1591.92	130.11	166.52	174.57	105599849	9489066	10164296	11069631
1.1 Customer Transactions	1573.47	128.49	165.34	173.33	91008367	7993814	8940380	9838858
1.2 Interbank Transactions	18.45	1.61	1.18	1.24	14591482	1495252	1223916	1230773
II Retail								
2 Credit Transfers - Retail (2.1 to 2.6)	317851.82	25506.62	45370.66	45720.72	33522150	2817678	3277624	3495969
2.1 AePS (Fund Transfers) @	11.32	0.96	1.05	0.98	623	51	61	57
2.2 APBS \$	14372.99	1059.85	722.32	781.62	112747	6243	10305	6199
2.3 IMPS	32783.47	2796.08	3797.12	3848.84	2941500	248662	320203	324096
2.4 NACH Cr \$	16449.51	1179.79	2075.99	1171.57	1232714	68176	98119	91281
2.5 NEFT	30927.89	2468.27	3218.73	3359.54	25130910	2165515	2209818	2419688
2.6 UPI @	223306.64	18001.67	35555.45	36558.17	4103658	329032	639117	654648
2.6.1 of which USSD @	10.45	0.89	1.14	1.14	172	14	17	16
3 Debit Transfers and Direct Debits (3.1 to 3.3)	10440.40	926.42	1008.32	987.44	872399	78240	85436	84660
3.1 BHIM Aadhaar Pay @	160.84	15.28	21.99	19.39	2580	205	462	440
3.2 NACH Dr \$	9629.61	857.43	876.81	878.31	868906	77958	84818	84068
3.3 NETC (linked to bank account) @	649.96	53.71	109.52	89.74	913	77	155	152
4 Card Payments (4.1 to 4.2)	57786.60	4994.52	5493.00	5337.50	1291799	106500	142600	142817
4.1 Credit Cards (4.1.1 to 4.1.2)	17641.06	1486.71	1904.71	1847.21	630414	51134	77733	80228
4.1.1 PoS based \$	8688.81	713.37	984.62	961.53	280769	21986	32969	31743
4.1.2 Others \$	8952.25	773.33	920.08	885.68	349645	29148	44764	48485
4.2 Debit Cards (4.2.1 to 4.2.1)	40145.54	3507.81	3588.29	3490.29	661385	55366	64867	62589
4.2.1 PoS based \$	20773.50	1758.83	2119.63	2053.00	377630	30422	41177	38591
4.2.2 Others \$	19372.04	1748.98	1468.66	1437.29	283755	24944	23690	23998
5 Prepaid Payment Instruments (5.1 to 5.2)	49742.55	4653.54	5259.99	4934.60	197696	16683	22670	30273
5.1 Wallets	39987.01	3616.58	4227.08	3884.65	152065	13258	17745	25645
5.2 Cards (5.2.1 to 5.2.2)	9755.54	1036.96	1032.91	1049.96	45631	3425	4925	4628
5.2.1 PoS based \$	787.59	60.08	132.27	133.71	11639	910	1110	995
5.2.2 Others \$	8967.95	976.87	900.63	916.25	33992	2515	3815	3634
6 Paper-based Instruments (6.1 to 6.2)	6703.70	612.71	588.62	624.10	5627189	485243	533903	566468
6.1 CTS (NPCI Managed)	6702.53	612.63	588.62	624.10	5625941	485114	533903	566468
6.2 Others	1.17	0.08	—	—	1249	128	—	—
Total - Retail Payments (2+3+4+5+6)	442525.07	36693.80	57720.58	57604.36	41511233	3504344	4062232	4320187
Total Payments (1+2+3+4+5+6)	444116.99	36823.90	57887.11	57778.93	147111082	12993410	14226528	15389818
Total Digital Payments (1+2+3+4+5)	437413.29	36211.20	57298.49	57154.83	141483892	12508167	13692625	14823351

PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2020-21	2020	2021		FY 2020-21	2020	2021	
		Sep.	Aug.	Sep.		Sep.	Aug.	Sep.
	1	2	3	4	5	6	7	8
A. Other Payment Channels								
1 Mobile Payments (mobile app based) (1.1 to 1.2)	258033.70	20994.76	39029.40	46858.26	9201212	705945	1136503	1233089
1.1 Intra-bank \$	25220.71	1907.83	3244.29	5175.00	1871390	145416	201774	274653
1.2 Inter-bank \$	232812.99	19086.93	35785.12	41683.26	7329822	560529	934729	958435
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)	32493.63	2822.04	3134.32	3187.18	41581497	3436124	3688425	4003452
2.1 Intra-bank @	6886.15	594.83	603.29	598.49	20601554	1678942	1636328	1795714
2.2 Inter-bank @	25607.48	2227.20	2531.03	2588.68	20979943	1757182	2052097	2207737
B. ATMs								
3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)	60905.81	5069.39	5688.71	5545.36	2889826	241223	262881	257964
3.1 Using Credit Cards \$	51.41	4.36	5.02	4.98	2560	217	248	249
3.2 Using Debit Cards \$	60602.23	5042.50	5656.34	5512.90	2878025	240205	261683	256767
3.3 Using Pre-paid Cards \$	252.17	22.53	27.35	27.48	9240	801	949	948
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)	394.77	33.62	6.62	5.37	1533	123	70	46
4.1 Using Debit Cards \$	353.50	29.39	5.50	5.08	1484	118	42	40
4.2 Using Pre-paid Cards \$	41.27	4.23	1.12	0.29	49	5	28	6
5 Cash Withdrawal at Micro ATMs @	9460.43	717.65	1061.82	888.88	225420	17096	26830	22793
5.1 AePS @	9460.43	717.65	1061.82	888.88	225420	17096	26830	22793

PART III - Payment Infrastructures (Lakh)

System	As on March 2021	2020	2021	
		Sep.	Aug.	Sep.
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards (1.1 to 1.2)	9602.51	9241.29	9777.46	9853.28
1.1 Credit Cards	620.49	586.94	639.34	650.25
1.2 Debit Cards	8982.02	8654.35	9138.11	9203.03
2 Number of PPIs @ (2.1 to 2.2)	21952.60	19960.47	24099.33	22461.77
2.1 Wallets @	20052.10	18287.99	21927.39	20203.10
2.2 Cards @	1900.51	1672.48	2171.94	2258.68
3 Number of ATMs (3.1 to 3.2)	2.39	2.34	2.41	2.41
3.1 Bank owned ATMs \$	2.14	2.10	2.14	2.13
3.2 White Label ATMs \$	0.25	0.24	0.27	0.28
4 Number of Micro ATMs @	4.04	3.28	4.94	5.13
5 Number of PoS Terminals	47.20	44.23	48.16	49.77
6 Bharat QR @	35.70	22.99	52.47	52.85
7 UPI QR *	925.22	604.07	1133.11	1196.08

@: 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.