

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	
		May	Apr.	May		May	Apr.	May
	1	2	3	4	5	6	7	8
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems (1.1 to 1.3)								
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	27.97	1.71	2.36	2.08	161943141	10829793	15138384	14652880
1.1.1 Outright	11.55	0.94	0.83	0.89	110634315	7785920	9963717	9966087
1.1.1.1 Outright	6.28	0.56	0.41	0.47	10032187	1010178	739674	710624
1.1.2 Repo	2.84	0.21	0.21	0.23	43751173	3130998	3829853	4280973
1.1.3 Tri-party Repo	2.43	0.18	0.20	0.19	56850956	3644744	5394189	4974490
1.2 Forex Clearing	16.04	0.75	1.49	1.14	48903961	2934498	4913256	4424858
1.3 Rupee Derivatives @	0.38	0.01	0.05	0.05	2404865	109375	261411	261935
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS (1.1 to 1.2)								
1.1 Customer Transactions	1591.92	90.04	151.52	123.34	105599849	7041869	8802868	8366599
1.1.1 Customer Transactions	1573.47	88.68	150.19	122.28	91008367	6225396	7555042	7211162
1.2 Interbank Transactions	18.45	1.36	1.33	1.07	14591482	816473	1247825	1155437
II Retail								
2 Credit Transfers - Retail (2.1 to 2.6)								
2.1 AePS (Fund Transfers) @	317851.82	18091.79	34506.22	33866.22	33522150	2018010	2946342	2707637
2.1.1 AePS (Fund Transfers) @	11.32	0.87	0.94	0.96	623	41	61	59
2.2 APBS \$	14372.99	1154.21	972.73	1343.10	112747	14245	5383	16261
2.3 IMPS	32783.47	1666.80	3229.68	2798.61	2941500	169402	299542	266289
2.4 NACH Cr \$	16449.51	995.55	1029.55	1866.34	1232714	134182	101457	116463
2.5 NEFT	30927.89	1929.39	2862.71	2565.39	25130910	1481750	2046235	1819459
2.6 UPI @	223306.64	12344.97	26410.61	25291.82	4103658	218392	493664	489106
2.6.1 of which USSD @	10.45	0.75	0.96	1.01	172	14	15	16
3 Debit Transfers and Direct Debits (3.1 to 3.3)								
3.1 BHIM Aadhaar Pay @	10440.40	672.90	1001.32	936.41	872399	50962	82983	70589
3.1.1 BHIM Aadhaar Pay @	160.84	13.40	13.88	17.29	2580	159	377	422
3.2 NACH Dr \$	9629.61	640.09	894.08	857.30	868906	50767	82467	70069
3.3 NETC (linked to bank account) @	649.96	19.41	93.36	61.82	913	36	139	98
4 Card Payments (4.1 to 4.2)								
4.1 Credit Cards (4.1.1 to 4.1.2)	57841.30	3687.68	4833.00	3982.53	1293080	70209	115572	98818
4.1.1 PoS based \$	17641.06	1028.86	1575.32	1346.59	630414	32225	59049	54729
4.1.1.1 PoS based \$	8688.81	432.30	782.31	512.81	280769	13470	26314	18597
4.1.2 Others \$	8952.25	596.56	793.00	833.79	349645	18755	32735	36132
4.2 Debit Cards (4.2.1 to 4.2.1)	40200.24	2658.82	3257.68	2635.94	662667	37984	56523	44088
4.2.1 PoS based \$	20805.24	1121.15	1822.82	1197.18	378044	18814	35861	23019
4.2.2 Others \$	19395.00	1537.67	1434.86	1438.76	284623	19170	20662	21070
5 Prepaid Payment Instruments (5.1 to 5.2)								
5.1 Wallets	49392.29	3031.90	4762.03	3848.74	197696	12808	22148	21509
5.1.1 Wallets	39987.01	2532.20	3963.08	3180.18	152065	11080	14421	14626
5.2 Cards (5.2.1 to 5.2.2)								
5.2.1 PoS based \$	9405.28	499.70	798.95	668.56	45631	1729	7727	6883
5.2.2 Others \$	437.33	40.82	36.85	32.74	11639	551	1642	1303
5.2.2.1 Others \$	8967.94	458.89	762.11	635.82	33992	1177	6085	5580
6 Paper-based Instruments (6.1 to 6.2)								
6.1 CTS (NPCI Managed)	6703.70	306.77	557.79	366.69	5627189	260227	553322	341794
6.2 Others	6702.53	306.50	557.79	366.69	5625941	260012	553322	341794
6.2.1 Others	1.17	0.27	0.00	0.00	1249	215	-	-
Total - Retail Payments (2+3+4+5+6)	442229.48	25791.05	45660.36	43000.59	41512514	2412217	3720367	3240347
Total Payments (1+2+3+4+5+6)	443821.40	25881.09	45811.88	43123.94	147112363	9454086	12523235	11606947
Total Digital Payments (1+2+3+4+5)	437117.70	25574.32	45254.09	42757.25	141485173	9193859	11969913	11265153

PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2020-21	2020	2021		FY 2020-21	2020	2021	
		May	Apr.	May		May	Apr.	May
	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 \$	252364.97	14622.03	32494.77	29734.31	9089832	485513	1006256	898224
1.2 Inter-bank \$	25130.99	1264.97	2563.99	2528.93	1865484	94592	191178	174307
2.1 Intra-bank @	227233.98	13357.06	29930.78	27205.39	7224348	390921	815078	723917
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)								
2.1 Intra-bank @	32483.42	2001.55	2682.48	2336.06	41534334	2478348	3180133	2953188
2.2 Inter-bank @	6886.15	480.62	567.04	492.39	20601554	1248994	1352169	1290828
2.2 Inter-bank @	25597.27	1520.93	2115.44	1843.67	20932780	1229353	1827964	1662360
B. ATMs								
3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)								
3.1 Using Credit Cards \$	60905.81	4079.52	5256.36	4169.98	2889826	195921	255527	202854
3.1 Using Credit Cards \$	51.41	2.76	5.09	3.65	2560	141	258	187
3.2 Using Debit Cards \$	60602.23	4061.82	5226.23	4142.63	2878025	195283	254397	201978
3.3 Using Pre-paid Cards \$	252.17	14.94	25.03	23.69	9240	496	871	690
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)								
4.1 Using Debit Cards \$	394.60	36.25	22.06	20.81	1532	116	133	122
4.1 Using Debit Cards \$	353.33	36.06	18.85	18.08	1483	116	111	102
4.2 Using Pre-paid Cards \$	41.27	0.19	3.20	2.73	49	1	22	19
5 Cash Withdrawal at Micro ATMs @								
5.1 AePS @	9460.43	1000.69	725.35	824.36	225420	17929	21701	24138
5.1 AePS @	9460.43	1000.69	725.35	824.36	225420	17929	21701	24138

PART III - Payment Infrastructures (Lakh)

System	As on March 2021	2020	2021	
		May	Apr.	May
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards (1.1 to 1.2)				
1.1 Credit Cards	9602.51	8925.29	9630.55	9647.02
1.1 Credit Cards	620.49	571.80	622.60	623.93
1.2 Debit Cards	8982.02	8353.49	9007.95	9023.09
2 Number of PPIs @ (2.1 to 2.2)				
2.1 Wallets @	21951.37	18689.42	22216.97	22609.29
2.1 Wallets @	20052.10	17302.28	20249.78	20542.99
2.2 Cards @	1900.51	1387.15	1967.19	2066.30
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	2.15
3.2 White Label ATMs \$	0.25	0.24	0.25	0.26
4 Number of Micro ATMs @				
4.04	4.04	2.84	4.14	4.25
5 Number of PoS Terminals				
47.20	47.20	43.22	45.25	45.10
6 Bharat QR @				
35.70	35.70	20.59	40.28	48.63
7 UPI QR *				
925.22	925.22	-	978.19	981.82

@: 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.