

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	
		Oct.	Sep.	Oct.		Oct.	Sep.	Oct.
	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	2.44	3.21	2.85	161943141	12416671	16683094	16600978
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	11.55	1.06	1.37	1.04	110634315	8849617	11404584	11415739
1.1.1 Outright	6.28	0.61	0.90	0.55	10032187	900488	1127485	745937
1.1.2 Repo	2.84	0.27	0.25	0.25	43751173	4108317	3885956	3822009
1.1.3 Tri-party Repo	2.43	0.18	0.22	0.23	56850956	3840812	6391143	6847793
1.2 Forex Clearing	16.04	1.36	1.77	1.73	48903961	3435633	4826170	4736040
1.3 Rupee Derivatives @	0.38	0.02	0.07	0.08	2404865	131420	452340	449200
B. Payment Systems								
I Financial Market Infrastructures (FMIs)	—	—	—	—	—	—	—	—
1 Credit Transfers - RTGS (1.1 to 1.2)	1591.92	138.22	174.57	184.11	105599849	8496046	11069631	10134368
1.1 Customer Transactions	1573.47	136.54	173.33	182.90	91008367	7226105	9838858	8956918
1.2 Interbank Transactions	18.45	1.68	1.24	1.22	14591482	1269941	1230773	1177450
II Retail								
2 Credit Transfers - Retail (2.1 to 2.6)	317867.74	28646.32	45720.72	52919.52	33504226	2993166	3495969	3748602
2.1 AePS (Fund Transfers) @	11.31	1.02	0.98	0.86	623	57	57	49
2.2 APBS \$	14372.99	961.85	781.62	1192.91	111001	5531	6199	7519
2.3 IMPS	32783.47	3189.72	3848.84	4306.71	2941500	274645	324096	370712
2.4 NACH Cr \$	16465.44	1015.89	1171.57	1660.26	1216535	91438	91281	122519
2.5 NEFT	30927.89	2761.65	3359.54	3574.46	25130910	2235389	2419688	2476397
2.6 UPI @	223306.64	20716.19	36558.17	42184.32	4103658	386107	654648	771407
2.6.1 of which USSD @	10.45	0.97	1.14	1.11	172	16	16	16
3 Debit Transfers and Direct Debits (3.1 to 3.3)	10456.54	920.15	987.44	979.36	865520	79305	84660	85776
3.1 BHIM Aadhaar Pay @	160.84	10.55	19.39	21.49	2580	192	440	560
3.2 NACH Dr \$	9645.75	848.34	878.31	865.69	862027	79022	84068	85103
3.3 NETC (linked to bank account) @	649.96	61.26	89.74	92.18	913	91	152	114
4 Card Payments (4.1 to 4.2)	57786.60	5650.70	5337.50	6008.76	1291799	133792	142817	177413
4.1 Credit Cards (4.1.1 to 4.1.2)	17641.06	1718.03	1847.21	2155.81	630414	64652	80228	100943
4.1.1 PoS based \$	8688.81	818.33	961.53	1075.23	280769	26956	31743	38442
4.1.2 Others \$	8952.25	899.70	885.68	1080.58	349645	37696	48485	62500
4.2 Debit Cards (4.2.1 to 4.2.1)	40145.54	3932.66	3490.29	3852.95	661385	69141	62589	76471
4.2.1 PoS based \$	20773.50	1983.98	2053.00	2302.56	377630	37110	38591	47226
4.2.2 Others \$	19372.04	1948.68	1437.29	1550.39	283755	32031	23998	29245
5 Prepaid Payment Instruments (5.1 to 5.2)	49742.55	4623.12	4934.60	6131.06	197696	17802	30273	26372
5.1 Wallets	39987.01	3639.89	3884.65	4888.97	152065	13718	25645	21702
5.2 Cards (5.2.1 to 5.2.2)	9755.54	983.23	1049.96	1242.09	45631	4084	4628	4670
5.2.1 PoS based \$	607.15	50.99	94.43	64.58	10591	947	825	998
5.2.2 Others \$	9148.39	932.24	955.52	1177.51	35040	3136	3803	3672
6 Paper-based Instruments (6.1 to 6.2)	6703.70	643.08	624.10	635.20	5627108	524090	566468	582604
6.1 CTS (NPCI Managed)	6702.54	643.08	624.10	635.20	5625859	524090	566468	582604
6.2 Others	1.17	—	—	—	1249	—	—	—
Total - Retail Payments (2+3+4+5+6)	442557.14	40483.36	57604.36	66673.91	41486348	3748156	4320187	4620768
Total Payments (1+2+3+4+5+6)	444149.06	40621.58	57778.93	66858.02	147086197	12244202	15389818	14755136
Total Digital Payments (1+2+3+4+5)	437445.36	39978.50	57154.83	66222.82	141459089	11720112	14823351	14172532

PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2020-21	2020	2021		FY 2020-21	2020	2021	
		Oct.	Sep.	Oct.		Oct.	Sep.	Oct.
	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	22801.51	39989.49	44750.88	9201212	798327	1178882	1344959
1.1 Intra-bank \$	25220.71	2103.09	3358.50	3761.37	1871390	158841	218049	243704
1.2 Inter-bank \$	232812.99	20698.41	36630.99	40989.51	7329822	639486	960832	1101254
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)	32493.63	2977.78	3187.18	3233.71	41581497	3407315	4003452	3960872
2.1 Intra-bank @	6886.15	619.27	598.49	631.51	20601554	1646090	1795714	1723311
2.2 Inter-bank @	25607.48	2358.51	2588.68	2602.20	20979943	1761225	2207737	2237561
B. ATMs								
3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)	60905.81	5660.71	5545.36	6037.78	2889826	268881	257964	289913
3.1 Using Credit Cards \$	51.41	4.85	4.98	5.64	2560	240	249	286
3.2 Using Debit Cards \$	60602.23	5630.83	5512.90	6002.43	2878025	267747	256767	288605
3.3 Using Pre-paid Cards \$	252.17	25.04	27.48	29.71	9240	893	948	1022
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)	394.77	34.11	5.37	4.79	1533	134	46	45
4.1 Using Debit Cards \$	353.50	29.24	5.08	4.44	1484	129	40	39
4.2 Using Pre-paid Cards \$	41.27	4.87	0.29	0.35	49	5	6	6
5 Cash Withdrawal at Micro ATMs @	9460.43	720.69	888.88	946.33	225420	18354	22793	24799
5.1 AePS @	9460.43	720.69	888.88	946.33	225420	18354	22793	24799

PART III - Payment Infrastructures (Lakh)

System	As on March 2021	2020	2021	
		Oct.	Sep.	Oct.
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards (1.1 to 1.2)	9602.51	9335.85	9853.28	10004.07
1.1 Credit Cards	620.49	594.20	650.25	663.61
1.2 Debit Cards	8982.02	8741.65	9203.03	9340.46
2 Number of PPIs @ (2.1 to 2.2)	21952.60	20143.54	22461.77	25307.71
2.1 Wallets @	20052.10	18578.63	20203.10	22886.70
2.2 Cards @	1900.51	1564.92	2258.68	2421.01
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	2.13	2.13
3.2 White Label ATMs \$	0.25	0.24	0.28	0.28
4 Number of Micro ATMs @	4.04	3.49	5.13	5.34
5 Number of PoS Terminals	47.20	45.81	49.77	51.55
6 Bharat QR @	35.70	26.05	52.85	45.59
7 UPI QR *	925.22	657.45	1196.08	1283.81

@: 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.