

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	
		Apr.	Mar.	Apr.		Apr.	Mar.	Apr.
	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	1.34	2.92	2.36	161943141	9808581	17383479	15138384
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	11.55	0.70	0.91	0.83	110634315	6644724	11182301	9963717
1.1.1 Outright	6.28	0.38	0.42	0.41	10032187	779511	678873	739674
1.1.2 Repo	2.84	0.17	0.26	0.21	43751173	2517435	4362390	3829853
1.1.3 Tri-party Repo	2.43	0.16	0.23	0.20	56850956	3347778	6141037	5394189
1.2 Forex Clearing	16.04	0.63	1.95	1.49	48903961	3030887	5828078	4913256
1.3 Rupee Derivatives @	0.38	0.01	0.06	0.05	2404865	132970	373100	261411
B. Payment Systems								
I Financial Market Infrastructures (FMIs)	—	—	—	—	—	—	—	—
1 Credit Transfers - RTGS (1.1 to 1.2)	1591.92	54.35	202.35	151.52	105599849	6443653	12982215	8802868
1.1 Customer Transactions	1573.47	53.35	200.70	150.19	91008367	5612493	11427958	7555042
1.2 Interbank Transactions	18.45	1.00	1.65	1.33	14591482	831161	1554257	1247825
II Retail								
2 Credit Transfers - Retail (2.1 to 2.6)	317851.82	17950.56	37208.47	34506.22	33522150	1687713	4053692	2946342
2.1 AePS (Fund Transfers) @	11.32	0.69	1.16	0.94	623	29	72	61
2.2 APBS \$	14372.99	2312.36	1128.83	972.73	112747	18996	11086	5383
2.3 IMPS	32783.47	1224.75	3631.44	3229.68	2941500	121141	327236	299542
2.4 NACH Cr \$	16449.51	2657.23	1648.80	1029.55	1232714	89999	164083	101457
2.5 NEFT	30927.89	1759.79	3481.39	2862.71	25130910	1306406	3046329	2046235
2.6 UPI @	223306.64	9995.74	27316.85	26410.61	4103658	151141	504886	493664
2.6.1 of which USSD @	10.45	0.70	0.94	0.96	172	11	15	15
3 Debit Transfers and Direct Debits (3.1 to 3.3)	10440.40	691.42	1023.06	1001.32	872399	56029	86351	82983
3.1 BHIM Aadhaar Pay @	160.84	20.66	12.92	13.88	2580	217	346	377
3.2 NACH Dr \$	9629.61	667.06	904.64	894.08	868906	55805	85851	82467
3.3 NETC (linked to bank account) @	649.96	3.70	105.50	93.36	913	7	154	139
4 Card Payments (4.1 to 4.2)	57841.30	2822.19	5681.24	4833.00	1293080	44015	139715	115572
4.1 Credit Cards (4.1.1 to 4.1.2)	17641.06	768.53	1887.27	1575.32	630414	20765	72319	59049
4.1.1 PoS based \$	8688.81	283.26	1012.86	782.31	280769	8052	33286	26314
4.1.2 Others \$	8952.25	485.27	874.41	793.00	349645	12713	39033	32735
4.2 Debit Cards (4.2.1 to 4.2.1)	40200.24	2053.66	3793.97	3257.68	662667	23250	67396	56523
4.2.1 PoS based \$	20805.24	676.32	2240.07	1822.82	378044	9005	42816	35861
4.2.2 Others \$	19395.00	1377.34	1553.89	1434.86	284623	14245	24580	20662
5 Prepaid Payment Instruments (5.1 to 5.2)	49392.26	2086.01	5154.57	4762.03	197696	9648	21372	22148
5.1 Wallets	39987.01	1841.26	4182.92	3963.08	152065	8693	14856	14421
5.2 Cards (5.2.1 to 5.2.2)	9405.25	244.75	971.65	798.95	45631	956	6516	7727
5.2.1 PoS based \$	437.31	38.21	42.20	36.85	11639	313	1579	1642
5.2.2 Others \$	8967.94	206.54	929.45	762.11	33992	642	4937	6085
6 Paper-based Instruments (6.1 to 6.2)	6703.70	176.82	806.59	557.79	5627189	163685	722031	553322
6.1 CTS (NPCI Managed)	6702.53	176.57	806.59	557.79	5625941	163487	722031	553322
6.2 Others	1.17	0.25	0.00	0.00	1249	197	—	—
Total - Retail Payments (2+3+4+5+6)	442229.48	23727.00	49873.93	45660.36	41512514	1961090	5023161	3720367
Total Payments (1+2+3+4+5+6)	443821.40	23781.35	50076.28	45811.88	147112363	8404743	18005376	12523235
Total Digital Payments (1+2+3+4+5)	437117.70	23604.53	49269.69	45254.09	141485173	8241058	17283345	11969913

PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2020-21	2020	2021		FY 2020-21	2020	2021	
		Apr.	Mar.	Apr.		Apr.	Mar.	Apr.
	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	11276.04	32971.49	31282.44	9089832	364031	1246220	982360
1.2 Inter-bank \$	25130.99	1064.77	4852.88	2563.43	1865484	73418	270764	190500
2.1 Intra-bank @	227233.98	10211.27	28118.60	28719.01	7224348	290613	975456	791860
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)								
2.1 Intra-bank @	32483.42	1597.63	3390.80	2682.48	41534334	2246209	4976087	3180133
2.2 Inter-bank @	6886.15	390.07	707.26	567.04	20601554	1204254	2355028	1352169
2.597.27	1207.57	2683.55	2115.44	20932780	1041955	2621059	1827964	
B. ATMs								
3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)								
3.1 Using Credit Cards \$	60905.81	2953.18	6040.02	5256.36	2889826	129098	285268	255527
3.2 Using Debit Cards \$	51.41	3.68	5.92	5.09	2560	159	307	258
3.3 Using Pre-paid Cards \$	60602.23	2938.54	6007.92	5226.23	2878025	128560	283955	254397
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)								
4.1 Using Debit Cards \$	252.17	10.97	26.18	25.03	9240	379	1007	871
4.2 Using Pre-paid Cards \$	394.60	40.87	22.38	22.06	1532	111	119	133
5 Cash Withdrawal at Micro ATMs @								
5.1 AePS @	9460.43	875.54	763.86	725.35	225420	14462	22276	21701
9460.43	875.54	763.86	725.35	225420	14462	22276	21701	

PART III - Payment Infrastructures (Lakh)

System	As on March 2021	2020	2021	
		Apr.	Mar.	Apr.
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards (1.1 to 1.2)				
1.1 Credit Cards	9602.51	8868.07	9602.51	9630.55
1.2 Debit Cards	620.49	573.60	620.49	622.60
2.1 Debit Cards	8982.02	8294.47	8982.02	9007.95
2 Number of PPIs @ (2.1 to 2.2)				
2.1 Wallets @	21951.37	18342.76	21951.37	22216.97
2.2 Cards @	20052.10	17150.44	20052.10	20249.78
1899.27	1192.32	1899.27	1967.19	
3 Number of ATMs (3.1 to 3.2)				
3.1 Bank owned ATMs \$	2.39	2.34	2.39	2.40
3.2 White Label ATMs \$	2.14	2.10	2.14	2.14
0.25	0.24	0.25	0.25	
4 Number of Micro ATMs @				
4.04	2.76	4.04	4.14	
5 Number of PoS Terminals				
47.20	43.91	47.20	45.25	
6 Bharat QR @				
35.70	20.19	35.70	35.95	
7 UPI QR *				
925.22	-	925.22	978.19	

@: 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.