

# Payment and Settlement Systems

## No.43: Payment System Indicators

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

System	Volume (Lakh )				Value (₹ Crore)			
	FY 2021-22	2021	2022		FY 2021-22	2021	2022	
		Jul.	Jun.	Jul.		Jul.	Jun.	Jul.
	1	2	3	4	5	6	7	8
<b>A. Settlement Systems</b>								
<b>Financial Market Infrastructures (FMIs)</b>								
<b>1 CCIL Operated Systems (1.1 to 1.3)</b>	33.01	2.68	3.42	3.39	206873112	16798812	22912930	21126044
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	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>	–	–	–	–	–	–	–	–
<b>1 Credit Transfers - RTGS (1.1 to 1.2)</b>	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>								
<b>2 Credit Transfers - Retail (2.1 to 2.6)</b>	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 USSD @	11.99	1.08	0.99	1.62	177	16	12	18
<b>3 Debit Transfers and Direct Debits (3.1 to 3.3)</b>	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
<b>4 Card Payments (4.1 to 4.2)</b>	61782.93	5225.86	5376.24	5481.80	1701851	135972	169669	180371
4.1 Credit Cards (4.1.1 to 4.1.2)	22398.82	1820.49	2279.46	2348.34	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 (4.2.1 to 4.2.1)	39384.11	3405.37	3096.79	3133.47	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
<b>5 Prepaid Payment Instruments (5.1 to 5.2)</b>	65782.75	4958.99	6258.03	6195.34	279416	20587	24738	25309
5.1 Wallets	53013.86	4068.85	4979.19	4855.87	220183	16624	18488	18775
<b>5.2 Cards (5.2.1 to 5.2.2)</b>	12768.89	890.14	1278.83	1339.48	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
<b>6 Paper-based Instruments (6.1 to 6.2)</b>	6999.12	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	–	–	–	–	–	–	–
<b>Total - Retail Payments (2+3+4+5+6)</b>	724689.03	53139.99	83375.21	88157.42	52394049	4011553	5192086	5153226
<b>Total Payments (1+2+3+4+5+6)</b>	726767.42	53307.64	83569.63	88346.69	181051565	14752867	17548140	16704666
<b>Total Digital Payments (1+2+3+4+5)</b>	719768.30	52711.53	82975.91	87758.02	174401233	14199611	16948944	16124940

## PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2021-22	2021	2022		FY 2021-22	2021	2022	
		Jul.	Jun.	Jul.		Jul.	Jun.	Jul.
	1	2	3	4	5	6	7	8
<b>A. Other Payment Channels</b>								
<b>1 Mobile Payments (mobile app based) (1.1 to 1.2)</b>								
1.1 Intra-bank \$	507531.37	36837.05	62581.28	68450.73	14973395	1137233	1715115	1786611
1.2 Inter-bank \$	40805.69	3133.94	4309.58	4902.42	2726360	210685	305131	323926
1.2 Inter-bank \$	466725.68	33703.12	58271.69	63548.30	12247035	926547	1409985	1462684
<b>2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)</b>								
2.1 Intra-bank @	40726.59	3474.33	3551.14	3734.46	83159996	6812775	8205044	7325646
2.2 Inter-bank @	9583.32	828.56	866.17	930.32	52142582	4294238	5134748	4438066
2.2 Inter-bank @	31143.27	2645.77	2684.67	2804.13	31017413	2518538	3070297	2887580
<b>B. ATMs</b>								
<b>3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)</b>								
3.1 Using Credit Cards \$	65287.63	5378.82	5734.36	5777.88	3111948	254886	271368	272103
3.1 Using Credit Cards \$	62.37	4.74	6.79	6.95	3130	235	336	342
3.2 Using Debit Cards \$	64898.80	5348.70	5694.37	5735.52	3097741	253780	269936	270609
3.3 Using Pre-paid Cards \$	326.45	25.38	33.20	35.42	11076	871	1096	1152
<b>4 Cash Withdrawal at PoS \$ (4.1 to 4.2)</b>								
4.1 Using Debit Cards \$	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
<b>5 Cash Withdrawal at Micro ATMs @</b>								
5.1 AePS @	11126.04	869.89	1167.16	1082.22	299776	22973	31318	29517
5.1 AePS @	11126.04	869.89	1167.16	1082.22	299776	22973	31318	29517

## PART III - Payment Infrastructures (Lakh)

System	As on March 2022	2021	2022	
		Jul.	Jun.	Jul.
	1	2	3	4
<b>Payment System Infrastructures</b>				
<b>1 Number of Cards (1.1 to 1.2)</b>				
1.1 Credit 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	9176.66	9056.29	9217.52	9281.34
<b>2 Number of PPIs @ (2.1 to 2.2)</b>				
2.1 Wallets @	15553.69	13176.84	15589.89	15604.53
2.1 Wallets @	12787.93	11032.89	12932.46	12922.65
2.2 Cards @	2765.76	2143.95	2657.43	2681.89
<b>3 Number of ATMs (3.1 to 3.2)</b>				
3.1 Bank owned ATMs \$	2.52	2.40	2.53	2.54
3.1 Bank owned ATMs \$	2.20	2.13	2.20	2.20
3.2 White Label ATMs \$	0.31	0.27	0.33	0.34
<b>4 Number of Micro ATMs @</b>				
4	7.81	4.75	9.40	9.64
<b>5 Number of PoS Terminals</b>				
5	60.70	46.08	65.91	68.19
<b>6 Bharat QR @</b>				
6	49.72	42.51	42.80	45.21
<b>7 UPI QR *</b>				
7	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 December 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.