

# 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	
		Nov.	Oct.	Nov.		Nov.	Oct.	Nov.
	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>	27.97	2.45	2.85	2.56	161943141	10692192	16600978	17364381
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	11.55	0.79	1.04	0.97	110634315	6942678	11415739	12229072
1.1.1 Outright	6.28	0.48	0.55	0.46	10032187	727023	745937	617831
1.1.2 Repo	2.84	0.12	0.25	0.26	43751173	1762647	3822009	4273958
1.1.3 Tri-party Repo	2.43	0.19	0.23	0.25	56850956	4453008	6847793	7337283
1.2 Forex Clearing	16.04	1.64	1.73	1.53	48903961	3625849	4736040	4816873
1.3 Rupee Derivatives @	0.38	0.02	0.08	0.06	2404865	123665	449200	318437
<b>B. Payment Systems</b>								
<b>I Financial Market Infrastructures (FMIs)</b>	—	—	—	—	—	—	—	—
<b>1 Credit Transfers - RTGS (1.1 to 1.2)</b>	1591.92	137.80	184.11	172.14	105599849	7987655	10134368	10981778
1.1 Customer Transactions	1573.47	136.13	182.90	170.95	91008367	6802206	8956918	9589985
1.2 Interbank Transactions	18.45	1.67	1.22	1.19	14591482	1185449	1177450	1391793
<b>II Retail</b>								
<b>2 Credit Transfers - Retail (2.1 to 2.6)</b>	317867.59	30269.97	52919.52	51855.52	33504168	2986234	3748602	3552986
2.1 AePS (Fund Transfers) @	11.31	0.93	0.86	0.62	623	54	49	35
2.2 APBS \$	14372.99	927.29	1192.91	1119.16	111001	4400	7519	9750
2.3 IMPS	32783.47	3391.14	4306.71	4120.29	2941500	276459	370712	364672
2.4 NACH Cr \$	16465.29	1114.23	1660.26	1356.65	1216477	96069	122519	95602
2.5 NEFT	30927.89	2734.10	3574.46	3394.00	25130910	2218252	2476397	2314490
2.6 UPI @	223306.64	22102.28	42184.32	41864.80	4103658	390999	771407	768436
2.6.1 of which USSD @	10.45	0.91	1.11	1.00	172	15	16	15
<b>3 Debit Transfers and Direct Debits (3.1 to 3.3)</b>	10456.54	944.24	979.36	1031.91	865520	78709	85776	87212
3.1 BHIM Aadhaar Pay @	160.84	9.39	21.49	19.78	2580	181	560	536
3.2 NACH Dr \$	9645.75	869.63	865.69	900.10	862027	78433	85103	86517
3.3 NETC (linked to bank account) @	649.96	65.22	92.18	112.03	913	96	114	158
<b>4 Card Payments (4.1 to 4.2)</b>	57786.60	5428.32	6008.76	5418.21	1291799	130239	177413	156325
4.1 Credit Cards (4.1.1 to 4.1.2)	17641.06	1662.58	2155.81	2011.16	630414	62350	100943	89217
4.1.1 PoS based \$	8688.81	874.82	1075.23	1068.93	280769	30495	38442	37499
4.1.2 Others \$	8952.25	787.76	1080.58	942.23	349645	31855	62500	51718
4.2 Debit Cards (4.2.1 to 4.2.1 )	40145.54	3765.75	3852.95	3407.05	661385	67889	76471	67109
4.2.1 PoS based \$	20773.50	2112.56	2302.56	2111.98	377630	42289	47226	43750
4.2.2 Others \$	19372.04	1653.18	1550.39	1295.07	283755	25600	29245	23358
<b>5 Prepaid Payment Instruments (5.1 to 5.2)</b>	49742.55	4226.72	6131.06	6107.21	197696	16712	26372	25583
5.1 Wallets	39987.01	3421.15	4888.97	4871.05	152065	12724	21702	21057
<b>5.2 Cards (5.2.1 to 5.2.2)</b>	9755.54	805.58	1242.09	1236.16	45631	3987	4670	4526
5.2.1 PoS based \$	607.15	53.62	64.58	74.48	10690	1111	998	1287
5.2.2 Others \$	9148.39	751.96	1177.51	1161.68	34941	2877	3672	3240
<b>6 Paper-based Instruments (6.1 to 6.2)</b>	6703.70	596.35	635.20	577.00	5627190	494383	582604	533223
6.1 CTS (NPCI Managed)	6702.54	596.35	635.20	577.00	5625941	494383	582604	533223
6.2 Others	1.17	—	—	—	1249	—	—	—
<b>Total - Retail Payments (2+3+4+5+6)</b>	442557.14	41465.61	66673.91	64989.85	41486430	3706276	4620768	4355329
<b>Total Payments (1+2+3+4+5+6)</b>	444149.06	41603.41	66858.02	65161.98	147086278	11693931	14755136	15337107
<b>Total Digital Payments (1+2+3+4+5)</b>	437445.36	41007.06	66222.82	64584.98	141459089	11199549	14172532	14803884

## PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2020-21	2020	2021		FY 2020-21	2020	2021	
		Nov.	Oct.	Nov.		Nov.	Oct.	Nov.
	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>	258033.70	24288.77	45884.23	45045.78	9201212	822100	1353833	1306948
1.1 Intra-bank \$	25220.71	2191.98	3761.38	3230.26	1871390	165155	243728	222891
1.2 Inter-bank \$	232812.99	22096.79	42122.85	41815.52	7329822	656945	1110105	1084057
<b>2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)</b>	32493.63	2814.17	3233.71	2860.67	41581497	3419474	3960872	3937877
2.1 Intra-bank @	6886.15	585.09	631.51	570.26	20601554	1653359	1723311	1788978
2.2 Inter-bank @	25607.48	2229.09	2602.20	2290.41	20979943	1766114	2237561	2148899
<b>B. ATMs</b>								
<b>3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)</b>	60905.81	5887.86	6037.14	5690.35	2889826	277940	289888	271685
3.1 Using Credit Cards \$	51.41	4.64	5.64	5.45	2560	231	286	276
3.2 Using Debit Cards \$	60602.23	5857.58	6002.43	5656.45	2878025	276797	288605	270470
3.3 Using Pre-paid Cards \$	252.17	25.63	29.07	28.44	9240	912	997	939
<b>4 Cash Withdrawal at PoS \$ (4.1 to 4.2)</b>	394.77	37.91	5.34	4.82	1533	143	64	63
4.1 Using Debit Cards \$	353.50	32.33	4.44	4.14	1484	137	39	39
4.2 Using Pre-paid Cards \$	41.27	5.58	0.90	0.68	49	6	25	24
<b>5 Cash Withdrawal at Micro ATMs @</b>	9460.43	684.78	946.33	925.63	225420	18820	24799	25112
5.1 AePS @	9460.43	684.78	946.33	925.63	225420	18820	24799	25112

## PART III - Payment Infrastructures (Lakh)

System	As on March 2021	2020	2021	
		Nov.	Oct.	Nov.
	1	2	3	4
<b>Payment System Infrastructures</b>				
<b>1 Number of Cards (1.1 to 1.2)</b>	9602.51	9528.15	9991.94	10015.90
1.1 Credit Cards	620.49	601.13	663.61	675.83
1.2 Debit Cards	8982.02	8927.02	9328.34	9340.07
<b>2 Number of PPIs @ (2.1 to 2.2)</b>	21952.60	20443.15	25307.71	25421.67
2.1 Wallets @	20052.10	18857.67	22886.70	22911.53
2.2 Cards @	1900.51	1585.48	2421.01	2510.13
<b>3 Number of ATMs (3.1 to 3.2)</b>	2.39	2.34	2.41	2.42
3.1 Bank owned ATMs \$	2.14	2.09	2.13	2.13
3.2 White Label ATMs \$	0.25	0.25	0.28	0.29
<b>4 Number of Micro ATMs @</b>	4.04	3.57	5.34	5.57
<b>5 Number of PoS Terminals</b>	47.20	45.77	51.55	52.92
<b>6 Bharat QR @</b>	35.70	30.46	44.35	45.41
<b>7 UPI QR *</b>	925.22	697.82	1285.05	1373.33

@: 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.