

## Payment and Settlement Systems

## No.43: Payment System Indicators

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

System	Volume (Lakh )				Value (₹ Crore)			
	FY 2021-22	2021	2022		FY 2021-22	2021	2022	
		Dec.	Nov.	Dec.		Dec.	Nov.	Dec.
	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	3.13	3.67	3.42	206873112	20703988	22488758	22326077
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	12.22	1.10	1.26	1.19	142072939	14801512	15457897	15144169
1.1.1 Outright	6.22	0.48	0.66	0.60	8793301	651103	759097	711065
1.1.2 Repo	3.08	0.30	0.36	0.36	51015712	5075401	6039868	6125370
1.1.3 Tri-party Repo	2.92	0.31	0.23	0.23	82263926	9075009	8658933	8307734
1.2 Forex Clearing	19.91	1.96	2.33	2.16	59775826	5516604	6577286	6670289
1.3 Rupee Derivatives @	0.88	0.07	0.08	0.07	5024347	385873	453575	511620
<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	192.78	206.46	215.03	128657516	12966991	12291749	13736057
1.1 Customer Transactions	2063.73	191.50	205.30	213.80	113319292	11418233	10691727	12180091
1.2 Interbank Transactions	14.66	1.29	1.16	1.23	15338225	1548758	1600022	1555966
<b>II Retail</b>								
<b>2 Credit Transfers - Retail (2.1 to 2.6)</b>	577934.74	56422.79	84557.58	90675.95	42728006	4076395	4527540	4928331
2.1 AePS (Fund Transfers) @	9.76	0.65	0.51	0.32	575	36	29	21
2.2 APBS \$	12573.33	1082.20	1065.62	1157.66	133345	14987	9460	20670
2.3 IMPS	46625.25	4429.86	4634.80	4858.37	4171037	396411	454679	486552
2.4 NACH Cr \$	18757.82	1483.71	1373.88	1515.84	1281685	113132	141901	157435
2.5 NEFT	40407.29	3763.38	4388.30	4854.81	28725463	2724980	2730878	2981681
2.6 UPI @	459561.30	45662.99	73094.47	78288.95	8415900	826848	1190593	1281971
2.6.1 of which USSD @	11.99	1.12	1.79	1.92	177	16	19	21
<b>3 Debit Transfers and Direct Debits (3.1 to 3.3)</b>	12189.49	1064.54	1316.60	1357.72	1034444	91163	110181	116425
3.1 BHIM Aadhaar Pay @	227.73	19.59	14.52	12.71	6113	611	475	446
3.2 NACH Dr \$	10754.74	937.92	1164.17	1198.55	1026641	90426	109479	115737
3.3 NETC (linked to bank account) @	1207.02	107.03	137.91	146.46	1689	126	227	242
<b>4 Card Payments (4.1 to 4.2)</b>	61782.93	5611.80	4955.95	5223.54	1701851	160398	170386	185149
4.1 Credit Cards (4.1.1 to 4.1.2)	22398.82	2112.59	2347.73	2556.47	971638	93907	114794	126524
4.1.1 PoS based \$	11124.59	1093.48	1319.99	1449.35	380643	36713	46296	51772
4.1.2 Others \$	11274.23	1019.10	1027.75	1107.12	590994	57195	68498	74752
4.2 Debit Cards (4.2.1 to 4.2.1 )	39384.11	3499.21	2608.22	2667.08	730213	66491	55592	58625
4.2.1 PoS based \$	22967.10	2202.51	1779.41	1859.31	451550	43062	37237	39573
4.2.2 Others \$	16417.00	1296.71	828.81	807.77	278663	23429	18355	19052
<b>5 Prepaid Payment Instruments (5.1 to 5.2)</b>	65782.75	7008.04	6075.20	6354.65	279416	25878	22808	22648
5.1 Wallets	53013.86	5659.18	4730.07	5012.71	220183	21195	17342	18400
<b>5.2 Cards (5.2.1 to 5.2.2)</b>	12768.89	1348.86	1345.14	1341.94	59233	4683	5466	4248
5.2.1 PoS based \$	1116.16	99.63	77.72	61.58	19546	1893	1039	722
5.2.2 Others \$	11652.73	1249.23	1267.42	1280.37	39687	2790	4428	3527
<b>6 Paper-based Instruments (6.1 to 6.2)</b>	6999.12	660.33	586.94	608.13	6650333	640955	581120	621387
6.1 CTS (NPCI Managed)	6999.12	660.33	586.94	608.13	6650333	640955	581120	621387
6.2 Others	0.00	–	–	–	–	–	–	–
<b>Total - Retail Payments (2+3+4+5+6)</b>	724689.03	70767.50	97492.27	104220.00	52394049	4994790	5412034	5873940
<b>Total Payments (1+2+3+4+5+6)</b>	726767.42	70960.28	97698.73	104435.03	181051565	17961781	17703784	19609997
<b>Total Digital Payments (1+2+3+4+5)</b>	719768.30	70299.95	97111.79	103826.90	174401233	17320825	17122664	18988610

## PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2021-22	2021	2022		FY 2021-22	2021	2022	
		Dec.	Nov.	Dec.		Dec.	Nov.	Dec.
	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 \$	506842.31	49877.80	79124.20	84909.51	14961371	1433961	1993302	2125480
1.2 Inter-bank \$	40805.69	3927.19	5342.59	5557.30	2726363	254443	355045	373813
<b>2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)</b>								
2.1 Intra-bank @	466036.62	45950.61	73781.61	79352.22	12235007	1179518	1638256	1751667
2.2 Inter-bank @	40726.59	3593.75	3487.32	3664.00	83159996	8602920	7808859	8591147
<b>B. ATMs</b>								
<b>3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)</b>								
3.1 Using Credit Cards \$	65240.43	5923.80	5608.36	5891.49	3111946	280371	265635	280461
3.2 Using Debit Cards \$	62.37	5.90	7.59	8.13	3130	295	367	392
3.3 Using Pre-paid Cards \$	64851.61	5889.14	5568.41	5850.03	3097739	279100	264180	278923
<b>4 Cash Withdrawal at PoS \$ (4.1 to 4.2)</b>								
4.1 Using Debit Cards \$	326.45	28.76	32.36	33.33	11076	977	1089	1146
4.2 Using Pre-paid Cards \$	91.17	3.78	2.30	2.38	728	35	23	24
<b>5 Cash Withdrawal at Micro ATMs @</b>								
5.1 AePS @	11126.04	940.20	944.92	934.53	299776	25208	25541	25484
5.1 AePS @	11126.04	940.20	944.92	934.53	299776	25208	25541	25484

## PART III - Payment Infrastructures (Lakh)

System	As on March 2022	2021	2022	
		Dec.	Nov.	Dec.
	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	10066.90	10283.34	10206.53
1.2 Debit Cards	736.27	689.49	806.06	811.87
<b>2 Number of PPIs @ (2.1 to 2.2)</b>				
2.1 Wallets @	9176.66	9377.42	9477.28	9394.66
2.2 Cards @	15553.69	15111.90	16098.32	16234.69
<b>3 Number of ATMs (3.1 to 3.2)</b>				
3.1 Bank owned ATMs \$	12787.93	12511.00	13269.83	13346.64
3.2 White Label ATMs \$	2765.76	2600.90	2828.48	2888.05
<b>4 Number of Micro ATMs @</b>				
4.1	2.52	2.45	2.55	2.57
<b>5 Number of PoS Terminals</b>				
5.1	2.20	2.15	2.20	2.20
5.2	0.31	0.30	0.36	0.37
<b>6 Bharat QR @</b>				
6.1	9.16	7.27	13.34	14.19
<b>7 UPI QR *</b>				
7.1	60.70	54.98	73.52	75.50
7.2	49.72	46.47	48.25	49.59
7.3	1727.34	1440.10	2302.87	2379.44

@: 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.