

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	
		Dec.	Nov.	Dec.		Dec.	Nov.	Dec.
	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	2.62	2.56	3.13	161943141	15757032	17364381	20703988
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	11.55	1.00	0.97	1.10	110634315	10816866	12229072	14801512
1.1.1 Outright	6.28	0.51	0.46	0.48	10032187	772886	617831	651103
1.1.2 Repo	2.84	0.25	0.26	0.30	43751173	4089804	4273958	5075401
1.1.3 Tri-party Repo	2.43	0.24	0.25	0.31	56850956	5954176	7337283	9075009
1.2 Forex Clearing	16.04	1.58	1.53	1.96	48903961	4651382	4816873	5516604
1.3 Rupee Derivatives @	0.38	0.04	0.06	0.07	2404865	288785	318437	385873
B. Payment Systems								
I Financial Market Infrastructures (FMIs)	—	—	—	—	—	—	—	—
1 Credit Transfers - RTGS (1.1 to 1.2)	1591.92	163.48	172.14	192.78	105599849	10659120	10981778	12966991
1.1 Customer Transactions	1573.47	161.72	170.95	191.50	91008367	9058136	9589985	11418233
1.2 Interbank Transactions	18.45	1.75	1.19	1.29	14591482	1600984	1391793	1548758
II Retail								
2 Credit Transfers - Retail (2.1 to 2.6)	317867.59	31735.79	51855.52	56422.79	33504168	3393355	3552986	4076395
2.1 AePS (Fund Transfers) @	11.31	1.03	0.62	0.65	623	61	35	36
2.2 APBS \$	14372.99	1018.90	1119.16	1082.20	111001	8180	9750	14987
2.3 IMPS	32783.47	3556.93	4120.29	—	2941500	292325	364672	—
2.4 NACH Cr \$	16465.29	1741.20	1356.65	1483.71	1216477	118309	95602	113132
2.5 NEFT	30927.89	3076.15	3394.00	3763.38	25130910	2558304	2314490	2724980
2.6 UPI @	223306.64	22341.58	41864.80	45662.99	4103658	416176	768436	826848
2.6.1 of which USSD @	10.45	0.88	1.00	1.12	172	14	15	16
3 Debit Transfers and Direct Debits (3.1 to 3.3)	10456.54	922.53	1031.91	1064.54	865520	81871	87212	91163
3.1 BHIM Aadhaar Pay @	160.84	8.90	19.78	19.59	2580	187	536	611
3.2 NACH Dr \$	9645.75	840.43	900.10	937.92	862027	81576	86517	90426
3.3 NETC (linked to bank account) @	649.96	73.21	112.03	107.03	913	108	158	126
4 Card Payments (4.1 to 4.2)	57786.60	5502.88	5418.21	5701.80	1291799	128665	156325	161498
4.1 Credit Cards (4.1.1 to 4.1.2)	17641.06	1737.79	2011.16	2112.59	630414	63487	89217	93907
4.1.1 PoS based \$	8688.81	914.20	1068.93	1093.48	280769	28961	37499	36713
4.1.2 Others \$	8952.25	823.59	942.23	1019.10	349645	34526	51718	57195
4.2 Debit Cards (4.2.1 to 4.2.1)	40145.54	3765.09	3407.02	3589.21	661385	65178	67109	67591
4.2.1 PoS based \$	20773.50	2165.50	2112.05	2292.51	377630	39437	43751	44162
4.2.2 Others \$	19372.04	1599.59	1294.97	1296.71	283755	25741	23358	23429
5 Prepaid Payment Instruments (5.1 to 5.2)	49742.55	4372.11	6107.23	7008.24	197696	18153	25583	26896
5.1 Wallets	39987.01	3521.48	4870.19	5661.02	152065	13392	21041	21220
5.2 Cards (5.2.1 to 5.2.2)	9755.54	850.63	1237.04	1347.22	45631	4761	4542	5676
5.2.1 PoS based \$	607.15	58.15	74.48	99.63	10690	1107	1287	1893
5.2.2 Others \$	9148.39	792.48	1162.56	1247.59	34941	3654	3255	3784
6 Paper-based Instruments (6.1 to 6.2)	6703.70	719.40	577.00	660.33	5627190	618015	533223	640955
6.1 CTS (NPCI Managed)	6702.54	719.40	577.00	660.33	5625941	618015	533223	640955
6.2 Others	1.17	—	—	—	1249	—	—	—
Total - Retail Payments (2+3+4+5+6)	442557.14	43252.72	64989.85	70857.70	41486430	4240059	4355329	4996908
Total Payments (1+2+3+4+5+6)	444149.06	43416.20	65161.98	71050.48	147086278	14899180	15337107	17963898
Total Digital Payments (1+2+3+4+5)	437445.36	42696.80	64584.98	70390.15	141459089	14281164	14803884	17322943

PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2020-21	2020	2021		FY 2020-21	2020	2021	
		Dec.	Nov.	Dec.		Dec.	Nov.	Dec.
	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	25296.64	45548.53	49881.01	9201212	901655	1324008	1433624
1.1 Intra-bank \$	25220.71	2183.03	3732.97	3927.18	1871390	174603	239989	254442
1.2 Inter-bank \$	232812.99	23113.62	41815.57	45953.83	7329822	727052	1084018	1179182
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)	32493.63	3147.85	2860.67	3102.24	41581497	4079472	3937877	4530694
2.1 Intra-bank @	6886.15	637.64	570.26	611.14	20601554	1934396	1788978	2082236
2.2 Inter-bank @	25607.48	2510.20	2290.41	2491.10	20979943	2145077	2148899	2448458
B. ATMs								
3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)	60905.81	5680.37	5691.73	5928.20	2889826	266709	271730	280372
3.1 Using Credit Cards \$	51.41	5.01	5.45	5.90	2560	246	276	295
3.2 Using Debit Cards \$	60602.23	5650.86	5657.83	5893.54	2878025	265569	270515	279100
3.3 Using Pre-paid Cards \$	252.17	24.51	28.44	28.76	9240	893	939	977
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)	394.77	39.89	4.82	3.89	1533	149	63	42
4.1 Using Debit Cards \$	353.50	34.53	4.14	3.71	1484	142	39	35
4.2 Using Pre-paid Cards \$	41.27	5.37	0.68	0.18	49	6	24	7
5 Cash Withdrawal at Micro ATMs @	9460.43	715.03	925.63	940.20	225420	19671	25112	25208
5.1 AePS @	9460.43	715.03	925.63	940.20	225420	19671	25112	25208

PART III - Payment Infrastructures (Lakh)

System	As on March 2021	2020	2021	
		Dec.	Nov.	Dec.
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards (1.1 to 1.2)	9602.51	9460.57	10015.90	10066.90
1.1 Credit Cards	620.49	603.97	675.83	689.49
1.2 Debit Cards	8982.02	8856.60	9340.07	9377.42
2 Number of PPIs @ (2.1 to 2.2)	21952.60	20819.05	25918.94	26426.15
2.1 Wallets @	20052.10	19156.35	23408.81	23828.54
2.2 Cards @	1900.51	1662.70	2510.13	2597.62
3 Number of ATMs (3.1 to 3.2)	2.39	2.33	2.42	2.41
3.1 Bank owned ATMs \$	2.14	2.08	2.13	2.11
3.2 White Label ATMs \$	0.25	0.25	0.29	0.30
4 Number of Micro ATMs @	4.04	3.56	5.57	5.91
5 Number of PoS Terminals	47.20	45.85	52.92	54.98
6 Bharat QR @	35.70	32.00	45.41	46.47
7 UPI QR *	925.22	752.31	1373.33	1440.10

@: 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.