

## 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 2020-21	2021		2022	FY 2020-21	2021		2022
		Jan.	Dec.	Jan.		Jan.	Dec.	Jan.
	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	2.32	3.13	2.54	161943141	15723500	20703988	17839802
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	11.55	0.93	1.10	0.93	110634315	10875915	14801512	12892869
1.1.1 Outright	6.28	0.48	0.48	0.40	10032187	657843	651103	569722
1.1.2 Repo	2.84	0.22	0.30	0.26	43751173	3848935	5075401	4348558
1.1.3 Tri-party Repo	2.43	0.24	0.31	0.28	56850956	6369137	9075009	7974589
1.2 Forex Clearing	16.04	1.35	1.96	1.52	48903961	4576570	5516604	4470518
1.3 Rupee Derivatives @	0.38	0.04	0.07	0.09	2404865	271015	385873	476415
<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	156.68	192.78	181.29	105599849	9170162	12966991	10449109
1.1 Customer Transactions	1573.47	155.07	191.50	180.08	91008367	7854553	11418233	9285159
1.2 Interbank Transactions	18.45	1.61	1.29	1.21	14591482	1315609	1548758	1163950
<b>II Retail</b>								
<b>2 Credit Transfers - Retail (2.1 to 2.6)</b>	317867.74	31708.24	56422.79	57362.63	33504226	2990835	4076395	3803991
2.1 AePS (Fund Transfers) @	11.31	1.09	0.65	0.55	623	65	36	29
2.2 APBS \$	14372.99	1224.28	1082.20	1106.32	111001	8500	14987	18048
2.3 IMPS	32783.47	3465.52	4429.86	4401.73	2941500	288538	396411	387007
2.4 NACH Cr \$	16465.44	1115.13	1483.71	2053.44	1216535	96681	113132	124228
2.5 NEFT	30927.89	2874.93	3763.38	3629.03	25130910	2165869	2724980	2442686
2.6 UPI @	223306.64	23027.28	45662.99	46171.56	4103658	431182	826848	831993
2.6.1 of which USSD @	10.45	0.92	1.12	0.81	172	15	16	11
<b>3 Debit Transfers and Direct Debits (3.1 to 3.3)</b>	10456.54	928.08	1064.54	1059.01	865520	79372	91163	91554
3.1 BHIM Aadhaar Pay @	160.84	10.29	19.59	24.47	2580	214	611	728
3.2 NACH Dr \$	9645.75	839.08	937.92	934.07	862027	79044	90426	90703
3.3 NETC (linked to bank account) @	649.96	78.71	107.03	100.47	913	113	126	123
<b>4 Card Payments (4.1 to 4.2)</b>	57786.60	5443.74	5611.80	5151.05	1291799	127894	160398	147794
4.1 Credit Cards (4.1.1 to 4.1.2)	17641.06	1744.20	2112.59	1958.05	630414	64737	93907	87769
4.1.1 PoS based \$	8688.81	926.09	1093.48	960.63	280769	29409	36713	32735
4.1.2 Others \$	8952.25	818.11	1019.10	997.43	349645	35328	57195	55034
4.2 Debit Cards (4.2.1 to 4.2.1 )	40145.54	3699.54	3589.21	3193.00	661385	63157	67591	60025
4.2.1 PoS based \$	20773.50	2132.37	2292.51	1924.51	377630	39189	44162	37274
4.2.2 Others \$	19372.04	1567.18	1296.71	1268.48	283755	23969	23429	22752
<b>5 Prepaid Payment Instruments (5.1 to 5.2)</b>	49742.55	4427.00	7008.24	5865.60	197696	19419	26896	26105
5.1 Wallets	39987.01	3499.66	5661.02	4613.76	152065	13577	21220	19789
<b>5.2 Cards (5.2.1 to 5.2.2)</b>	9755.54	927.34	1347.22	1251.85	45631	5842	5676	6316
5.2.1 PoS based \$	607.15	61.52	99.63	114.11	10591	1433	1893	2307
5.2.2 Others \$	9148.39	865.83	1247.59	1137.73	35040	4410	3784	4009
<b>6 Paper-based Instruments (6.1 to 6.2)</b>	6703.70	657.01	660.33	596.99	5627190	551207	640955	557721
6.1 CTS (NPCI Managed)	6702.54	657.01	660.33	596.99	5625941	551207	640955	557721
6.2 Others	1.17	—	—	—	1249	—	—	—
<b>Total - Retail Payments (2+3+4+5+6)</b>	442557.14	43164.07	70767.70	70035.28	41486430	3768727	4995808	4627165
<b>Total Payments (1+2+3+4+5+6)</b>	444149.06	43320.75	70960.48	70216.58	147086278	12938889	17962798	15076275
<b>Total Digital Payments (1+2+3+4+5)</b>	437445.36	42663.74	70300.15	69619.59	141459089	12387683	17321843	14518553

## PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2020-21	2021		2022	FY 2020-21	2021		2022
		Jan.	Dec.	Jan.		Jan.	Dec.	Jan.
	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	27644.30	49877.80	50122.59	9201212	1020313	1433961	1422869
1.1 Intra-bank \$	25220.71	2571.61	3927.19	3879.91	1871390	212336	254443	250455
1.2 Inter-bank \$	232812.99	25072.69	45950.61	46242.68	7329822	807977	1179518	1172414
<b>2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)</b>	32493.63	3084.98	3117.10	3091.31	41581497	4158234	4531114	4008361
2.1 Intra-bank @	6886.15	617.29	611.14	598.61	20601554	2184556	2082236	1723484
2.2 Inter-bank @	25607.48	2467.69	2505.96	2492.69	20979943	1973678	2448878	2284877
<b>B. ATMs</b>								
<b>3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)</b>	60905.81	5734.25	5928.20	5562.33	2889826	267500	280372	262539
3.1 Using Credit Cards \$	51.41	5.04	5.90	5.49	2560	251	295	269
3.2 Using Debit Cards \$	60602.23	5704.78	5893.54	5527.49	2878025	266315	279100	261279
3.3 Using Pre-paid Cards \$	252.17	24.43	28.76	29.36	9240	934	977	990
<b>4 Cash Withdrawal at PoS \$ (4.1 to 4.2)</b>	394.77	32.47	3.89	2.36	1533	137	42	35
4.1 Using Debit Cards \$	353.50	30.62	3.71	2.08	1484	135	35	20
4.2 Using Pre-paid Cards \$	41.27	1.84	0.18	0.28	49	2	7	16
<b>5 Cash Withdrawal at Micro ATMs @</b>	9460.43	777.16	940.20	1125.54	225420	21700	25208	28582
5.1 AePS @	9460.43	777.16	940.20	1125.54	225420	21700	25208	28582

## PART III - Payment Infrastructures (Lakh)

System	As on March 2021	2021		2022
		Jan.	Dec.	Jan.
	1	2	3	4
<b>Payment System Infrastructures</b>				
<b>1 Number of Cards (1.1 to 1.2)</b>	9602.51	9491.63	10066.90	10111.81
1.1 Credit Cards	620.49	610.98	689.49	702.52
1.2 Debit Cards	8982.02	8880.65	9377.42	9409.29
<b>2 Number of PPIs @ (2.1 to 2.2)</b>	21952.60	21212.16	26426.15	26898.31
2.1 Wallets @	20052.10	19461.26	23828.54	24231.94
2.2 Cards @	1900.51	1750.90	2597.62	2666.37
<b>3 Number of ATMs (3.1 to 3.2)</b>	2.39	2.34	2.49	2.51
3.1 Bank owned ATMs \$	2.14	2.09	2.19	2.21
3.2 White Label ATMs \$	0.25	0.25	0.30	0.30
<b>4 Number of Micro ATMs @</b>	4.04	3.73	5.91	6.46
<b>5 Number of PoS Terminals</b>	47.20	46.55	54.98	56.20
<b>6 Bharat QR @</b>	35.70	33.60	46.47	46.97
<b>7 UPI QR *</b>	925.22	805.89	1440.10	1521.05

@: 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.