

# Payment and Settlement Systems

## No.43: Payment System Indicators

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

System	Volume (Lakh )				Value (₹ Crore)			
	FY 2019-20	2020		2021	FY 2019-20	2020		2021
		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>	—	3.01	2.62	2.32	—	12826782	15757032	15723500
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	—	1.09	1.00	0.93	—	8442926	10816866	10875915
1.1.1 Outright	—	0.66	0.51	0.48	—	957188	772886	657843
1.1.2 Repo	—	0.21	0.25	0.22	—	2999019	4089804	3848935
1.1.3 Tri-party Repo	—	0.22	0.24	0.24	—	4486719	5954176	6369137
1.2 Forex Clearing	—	1.88	1.58	1.35	—	4083916	4651382	4576570
1.3 Rupee Derivatives @	—	0.05	0.04	0.04	—	299940	288785	271015
<b>B. Payment Systems</b>								
<b>I Financial Market Infrastructures (FMIs)</b>	—	—	—	—	—	—	—	—
<b>1 Credit Transfers - RTGS (1.1 to 1.2)</b>	—	137.29	163.48	156.68	—	9880821	10659120	9170162
1.1 Customer Transactions	—	135.09	161.72	155.07	—	8558049	9058136	7854553
1.2 Interbank Transactions	—	2.20	1.75	1.61	—	1322772	1600984	1315609
<b>II Retail</b>								
<b>2 Credit Transfers - Retail (2.1 to 2.6)</b>	—	21194.18	31735.80	31708.13	—	2454378	3393355	2991919
2.1 AePS (Fund Transfers) @	—	0.76	1.03	1.09	—	37	61	65
2.2 APBS \$	—	1511.41	1018.90	1224.28	—	9427	8180	9642
2.3 IMPS	—	2595.26	3556.93	3465.52	—	216811	292325	288538
2.4 NACH Cr \$	—	1431.01	1741.20	1115.03	—	82398	118309	96624
2.5 NEFT	—	2605.55	3076.15	2874.93	—	1929464	2558304	2165869
2.6 UPI @	—	13050.19	22341.58	23027.28	—	216243	416176	431182
2.6.1 of which USSD @	—	0.78	0.88	0.92	—	14	14	15
<b>3 Debit Transfers and Direct Debits (3.1 to 3.3)</b>	—	812.33	922.53	928.08	—	73506	81871	78230
3.1 BHIM Aadhaar Pay @	—	9.36	8.90	10.29	—	141	187	214
3.2 NACH Dr \$	—	777.36	840.43	839.08	—	73316	81576	77903
3.3 NETC (linked to bank account) @	—	25.61	73.21	78.71	—	49	108	113
<b>4 Card Payments (4.1 to 4.2)</b>	—	6518.12	5502.88	5459.45	—	129444	128665	128915
4.1 Credit Cards (4.1.1 to 4.1.2)	—	2017.27	1737.79	1744.20	—	66573	63487	64737
4.1.1 PoS based \$	—	1160.35	914.20	926.09	—	35124	28961	29409
4.1.2 Others \$	—	856.92	823.59	818.11	—	31449	34526	35328
4.2 Debit Cards (4.2.1 to 4.2.2)	—	4500.85	3765.09	3715.25	—	62871	65178	64178
4.2.1 PoS based \$	—	2587.38	2165.50	2148.07	—	38907	39437	39551
4.2.2 Others \$	—	1913.47	1599.59	1567.18	—	23964	25741	24626
<b>5 Prepaid Payment Instruments (5.1 to 5.2)</b>	—	5237.05	4335.04	4386.68	—	18286	18153	19419
5.1 Wallets	—	3876.23	3521.48	3499.66	—	15408	13392	13577
<b>5.2 Cards (5.2.1 to 5.2.2)</b>	—	1360.82	813.55	887.02	—	2878	4761	5842
5.2.1 PoS based \$	—	128.35	42.74	39.51	—	997	1214	1585
5.2.2 Others \$	—	1232.47	770.81	847.51	—	1880	3547	4257
<b>6 Paper-based Instruments (6.1 to 6.2)</b>	—	887.17	719.40	657.01	—	662399	618015	551207
6.1 CTS (NPCI Managed)	—	886.39	719.40	657.01	—	661741	618015	551207
6.2 Others	—	0.78	0.00	0.00	—	658	—	—
<b>Total - Retail Payments (2+3+4+5+6)</b>	—	34648.84	43215.65	43139.35	—	3338013	4240059	3769690
<b>Total Payments (1+2+3+4+5+6)</b>	—	34786.12	43379.13	43296.03	—	13218835	14899180	12939853
<b>Total Digital Payments (1+2+3+4+5)</b>	—	33898.96	42659.73	42639.02	—	12556435	14281164	12388646

## PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2019-20	2020		2021	FY 2019-20	2020		2021
		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>								
1.1 Intra-bank \$	–	14402.70	25199.49	23199.84	–	521368	899401	938456
1.2 Inter-bank \$	–	1304.45	2183.03	2536.27	–	107648	174603	207982
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)	–	13098.24	23016.46	20663.57	–	413720	724798	730474
2.1 Intra-bank @	–	2749.95	3137.64	3084.97	–	3162106	4032311	4158231
2.2 Inter-bank @	–	612.52	637.64	617.29	–	1641898	1934396	2184556
<b>B. ATMs</b>								
<b>3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)</b>								
3.1 Using Credit Cards \$	–	6537.04	5680.37	5734.25	–	295572	266709	267500
3.2 Using Debit Cards \$	–	8.53	5.01	5.04	–	399	246	251
3.3 Using Pre-paid Cards \$	–	6500.08	5650.86	5704.78	–	294174	265569	266315
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)	–	28.43	24.51	24.43	–	999	893	934
4.1 Using Debit Cards \$	–	102.47	39.89	32.29	–	177	149	136
4.2 Using Pre-paid Cards \$	–	92.41	34.53	30.45	–	163	142	134
5 Cash Withdrawal at Micro ATMs @	–	10.06	5.37	1.84	–	14	6	2
5.1 AePS @	–	400.77	715.03	777.16	–	11109	19671	21700
	–	400.77	715.03	777.16	–	11109	19671	21700

## PART III - Payment Infrastructures (Lakh)

System	FY 2019-20	2020		2021
		Jan.	Dec.	Jan.
	1	2	3	4
<b>Payment System Infrastructures</b>				
<b>1 Number of Cards (1.1 to 1.2)</b>				
1.1 Credit Cards	–	8725.30	9460.57	9491.63
1.2 Debit Cards	–	561.20	603.97	610.98
2 Number of PPIs @ (2.1 to 2.2)	–	8164.10	8856.60	8880.65
2.1 Wallets @	–	17574.74	20819.05	21212.16
2.2 Cards @	–	16575.31	19156.35	19461.26
3 Number of ATMs (3.1 to 3.2)	–	999.43	1662.70	1750.90
3.1 Bank owned ATMs \$	–	2.33	2.33	2.34
3.2 White Label ATMs \$	–	2.10	2.08	2.09
4 Number of Micro ATMs @	–	0.23	0.25	0.25
5 Number of PoS Terminals	–	2.56	3.56	3.73
6 Bharat QR @	–	49.47	57.85	60.27
7 UPI QR *	–	17.79	32.00	33.60
	–	–	752.31	805.89

@: 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.