

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	
		Aug.	Jul.	Aug.		Aug.	Jul.	Aug.
	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	2.28	2.68	2.51	161943141	12576300	16798812	15362952
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	11.55	0.96	0.98	0.96	110634315	8614891	11096031	10388877
1.1.1 Outright	6.28	0.52	0.50	0.50	10032187	867395	744621	730532
1.1.2 Repo	2.84	0.27	0.25	0.24	43751173	3793333	3802644	3479766
1.1.3 Tri-party Repo	2.43	0.18	0.24	0.22	56850956	3954162	6548766	6178579
1.2 Forex Clearing	16.04	1.28	1.64	1.48	48903961	3749569	5290626	4599545
1.3 Rupee Derivatives @	0.38	0.03	0.07	0.06	2404865	211840	412155	374530
B. Payment Systems								
I Financial Market Infrastructures (FMIs)	—	—	—	—	—	—	—	—
1 Credit Transfers - RTGS (1.1 to 1.2)	1591.92	116.77	167.65	166.52	105599849	7292380	10741314	10164296
1.1 Customer Transactions	1573.47	115.29	166.43	165.34	91008367	6382552	9288984	8940380
1.2 Interbank Transactions	18.45	1.49	1.22	1.18	14591482	909828	1452331	1223916
II Retail								
2 Credit Transfers - Retail (2.1 to 2.6)	317851.82	23968.09	41367.43	45370.66	33522150	2556825	3214817	3277624
2.1 AePS (Fund Transfers) @	11.32	0.89	1.03	1.05	623	46	61	61
2.2 APBS \$	14372.99	1196.39	1045.01	722.32	112747	8313	7952	10305
2.3 IMPS	32783.47	2461.25	3524.64	3797.12	2941500	235137	311310	320203
2.4 NACH Cr \$	16449.51	1775.18	1171.72	2075.99	1232714	84468	85307	98119
2.5 NEFT	30927.89	2346.09	3170.00	3218.73	25130910	1930552	2204303	2209818
2.6 UPI @	223306.64	16188.28	32455.02	35555.45	4103658	298308	605883	639117
2.6.1 of which USSD @	10.45	0.92	1.08	1.14	172	15	16	17
3 Debit Transfers and Direct Debits (3.1 to 3.3)	10440.40	857.28	986.32	1008.32	872399	67146	86503	85436
3.1 BHIM Aadhaar Pay @	160.84	19.50	17.49	21.99	2580	253	414	462
3.2 NACH Dr \$	9629.61	791.81	877.08	876.81	868906	66830	85980	84818
3.3 NETC (linked to bank account) @	649.96	45.96	91.75	109.52	913	63	109	155
4 Card Payments (4.1 to 4.2)	57786.60	4814.53	5225.86	5493.00	1291799	105081	135972	142600
4.1 Credit Cards (4.1.1 to 4.1.2)	17641.06	1425.11	1820.49	1904.71	630414	50311	74885	77733
4.1.1 PoS based \$	8688.81	659.47	900.27	984.62	280769	21001	30498	32969
4.1.2 Others \$	8952.25	765.64	920.21	920.08	349645	29310	44387	44764
4.2 Debit Cards (4.2.1 to 4.2.1)	40145.54	3389.42	3405.37	3588.29	661385	54770	61087	64867
4.2.1 PoS based \$	20773.50	1647.47	1901.64	2119.63	377630	29525	36764	41177
4.2.2 Others \$	19372.04	1741.95	1503.73	1468.66	283755	25245	24324	23690
5 Prepaid Payment Instruments (5.1 to 5.2)	49392.29	4932.61	4959.07	5185.79	197696	16808	20806	22631
5.1 Wallets	39987.01	3967.82	4079.19	4201.24	152065	13000	17053	17712
5.2 Cards (5.2.1 to 5.2.2)	9405.28	964.79	879.89	984.54	45631	3808	3753	4919
5.2.1 PoS based \$	437.33	29.20	63.24	83.94	11639	737	683	1104
5.2.2 Others \$	8967.95	935.59	816.64	900.60	33992	3072	3070	3815
6 Paper-based Instruments (6.1 to 6.2)	6703.70	519.83	596.11	588.62	5627189	425462	553256	533903
6.1 CTS (NPCI Managed)	6702.53	519.72	596.11	588.62	5625941	425252	553256	533903
6.2 Others	1.17	0.11	—	—	1249	210	—	—
Total - Retail Payments (2+3+4+5+6)	442174.81	35092.34	53134.79	57646.38	41511233	3171322	4011354	4062192
Total Payments (1+2+3+4+5+6)	443766.73	35209.11	53302.44	57812.90	147111082	10463702	14752668	14226488
Total Digital Payments (1+2+3+4+5)	437063.03	34689.28	52706.33	57224.28	141483892	10038240	14199411	13692586

PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2020-21	2020	2021		FY 2020-21	2020	2021	
		Aug.	Jul.	Aug.		Aug.	Jul.	Aug.
	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	19962.77	37458.94	39030.52	9201212	678278	1149340	1136546
1.1 Intra-bank \$	25220.71	1736.72	3134.21	3244.31	1871390	140148	210636	201775
1.2 Inter-bank \$	232812.99	18226.05	34324.73	35786.20	7329822	538130	938704	934771
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)	32493.63	2651.34	3048.81	3134.32	41581497	3006656	3710473	3688425
2.1 Intra-bank @	6886.15	557.18	606.23	603.29	20601554	1494618	1625684	1636328
2.2 Inter-bank @	25607.48	2094.17	2442.58	2531.03	20979943	1512038	2084788	2052097
B. ATMs								
3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)	60905.81	4862.15	5378.72	5688.70	2889826	236446	254880	262881
3.1 Using Credit Cards \$	51.41	3.66	4.74	5.02	2560	184	235	248
3.2 Using Debit Cards \$	60602.23	4837.94	5348.70	5656.34	2878025	235550	253780	261683
3.3 Using Pre-paid Cards \$	252.17	20.55	25.28	27.34	9240	713	865	950
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)	394.77	32.48	7.45	6.62	1533	134	62	70
4.1 Using Debit Cards \$	353.50	27.89	6.15	5.50	1484	129	43	42
4.2 Using Pre-paid Cards \$	41.27	4.60	1.30	1.12	49	5	19	28
5 Cash Withdrawal at Micro ATMs @	9460.43	814.30	869.89	1061.82	225420	19513	22973	26830
5.1 AePS @	9460.43	814.30	869.89	1061.82	225420	19513	22973	26830

PART III - Payment Infrastructures (Lakh)

System	As on March 2021	2020	2021	
		Aug.	Jul.	Aug.
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards (1.1 to 1.2)	9602.51	9132.03	9694.51	9777.46
1.1 Credit Cards	620.49	578.31	634.14	639.34
1.2 Debit Cards	8982.02	8553.73	9060.36	9138.11
2 Number of PPIs @ (2.1 to 2.2)	21952.60	20134.06	23388.31	23850.19
2.1 Wallets @	20052.10	18482.49	21244.36	21645.16
2.2 Cards @	1900.51	1651.58	2143.95	2205.02
3 Number of ATMs (3.1 to 3.2)	2.39	2.33	2.40	2.41
3.1 Bank owned ATMs \$	2.14	2.09	2.13	2.14
3.2 White Label ATMs \$	0.25	0.24	0.27	0.27
4 Number of Micro ATMs @	4.04	3.07	4.75	4.94
5 Number of PoS Terminals	47.20	43.55	46.08	47.48
6 Bharat QR @	35.70	22.99	51.24	52.69
7 UPI QR *	925.22	-	1070.08	1092.04

@: 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.