

# Payment and Settlement Systems

## No.43: Payment System Indicators

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

System	Volume (Lakh )				Value (₹ Crore)			
	FY 2022-23	2022	2023		FY 2022-23	2022	2023	
		Apr.	Mar.	Apr.		Apr.	Mar.	Apr.
	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>	41.44	3.06	3.66	3.21	258797336	18651860	22458408	20115131
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	15.00	1.08	1.25	1.32	172251292	11915370	14269424	13093142
1.1.1 Outright	7.99	0.59	0.65	0.79	10090700	870328	952079	1158660
1.1.2 Repo	4.07	0.25	0.40	0.36	68032487	4315711	6682508	6633808
1.1.3 Tri-party Repo	2.94	0.23	0.20	0.17	94128105	6729332	6634836	5300674
1.2 Forex Clearing	25.16	1.87	2.28	1.79	78932050	6124936	7329087	6450151
1.3 Rupee Derivatives @	1.27	0.11	0.13	0.09	7613994	611554	859897	571838
<b>B. Payment Systems</b>								
<b>I Financial Market Infrastructures (FMIs)</b>	–	–	–	–	–	–	–	–
<b>1 Credit Transfers - RTGS (1.1 to 1.2)</b>	2425.62	195.32	248.01	201.57	149946286	11097594	16122902	11876806
1.1 Customer Transactions	2411.19	194.11	246.66	200.44	131667176	9780600	14416322	10452024
1.2 Interbank Transactions	14.43	1.21	1.35	1.13	18279111	1316994	1706580	1424781
<b>II Retail</b>								
<b>2 Credit Transfers - Retail (2.1 to 2.6)</b>	983694.78	66747.57	100851.12	100492.45	55012192	4050335	5906936	4834441
2.1 AePS (Fund Transfers) @	5.90	0.55	0.36	0.36	356	33	24	25
2.2 APBS \$	17898.09	1119.53	1932.07	1066.77	247580	11118	26400	19744
2.3 IMPS	56532.64	4716.26	4970.56	4957.93	5585441	444670	546235	521050
2.4 NACH Cr \$	19267.00	1329.76	1962.73	1009.42	1544342	112354	178757	117079
2.5 NEFT	52847.43	3737.59	5469.06	4825.37	33719541	2498587	3750569	2761038
2.6 UPI @	837143.73	55843.88	86516.34	88632.60	13914932	983573	1404951	1415505
2.6.1 of which USSD @	17.21	0.86	1.50	1.64	197	12	18	19
<b>3 Debit Transfers and Direct Debits (3.1 to 3.3)</b>	15343.22	1121.68	1403.39	1398.58	1289393	93616	126113	120185
3.1 BHIM Aadhaar Pay @	214.22	16.76	12.92	16.09	6791	580	492	604
3.2 NACH Dr \$	13502.69	996.72	1246.53	1242.93	1280001	92902	125376	119338
3.3 NETC (linked to bank account) @	1626.31	108.20	143.94	139.56	2601	135	246	243
<b>4 Card Payments (4.1 to 4.2)</b>	63344.50	5541.17	5016.79	4887.94	2152425	170521	191035	187396
4.1 Credit Cards (4.1.1 to 4.1.2)	29145.25	2229.30	2634.29	2592.55	1432255	105459	137311	132769
4.1.1 PoS based \$	15598.70	1152.87	1404.60	1408.20	541944	39807	50920	51624
4.1.2 Others \$	13546.54	1076.43	1229.69	1184.35	890311	65652	86391	81144
4.2 Debit Cards (4.2.1 to 4.2.1 )	34199.25	3311.87	2382.50	2295.38	720169	65062	53724	54627
4.2.1 PoS based \$	22917.38	2131.77	1652.35	1633.96	476693	43530	35222	37647
4.2.2 Others \$	11281.87	1180.10	730.15	661.43	243477	21532	18502	16980
<b>5 Prepaid Payment Instruments (5.1 to 5.2)</b>	74667.44	6455.19	6225.98	6277.47	287111	25317	22988	22525
5.1 Wallets	59112.76	5036.17	5036.24	5134.90	221896	19360	18801	18874
<b>5.2 Cards (5.2.1 to 5.2.2)</b>	15554.69	1419.02	1189.74	1142.57	65215	5957	4188	3651
5.2.1 PoS based \$	1013.09	169.32	64.17	61.87	14777	3187	825	876
5.2.2 Others \$	14541.60	1249.70	1125.57	1080.70	50438	2770	3363	2775
<b>6 Paper-based Instruments (6.1 to 6.2)</b>	7087.81	624.01	642.40	554.06	7162537	670259	701109	639281
6.1 CTS (NPCI Managed)	7087.81	624.01	642.40	554.06	7162537	670259	701109	639281
6.2 Others	0.00	–	–	–	–	–	–	–
<b>Total - Retail Payments (2+3+4+5+6)</b>	1144137.76	80489.63	114139.67	113610.50	65903658	5010048	6948181	5803828
<b>Total Payments (1+2+3+4+5+6)</b>	1146563.37	80684.95	114387.68	113812.06	215849944	16107643	23071084	17680633
<b>Total Digital Payments (1+2+3+4+5)</b>	1139475.57	80060.94	113745.28	113258.00	208687407	15437383	22369974	17041352

## PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2022-23	2022	2023		FY 2022-23	2022	2023	
		Apr.	Mar.	Apr.		Apr.	Mar.	Apr.
	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 \$	904589.23	59769.17	92896.37	83595.17	23341497	1684726	2401075	2154811
1.2 Inter-bank \$	62306.61	4515.85	5868.83	5789.55	4191430	312810	436885	402248
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)	842282.62	55253.32	87027.54	77805.62	19150067	1371916	1964190	1752562
2.1 Intra-bank @	42630.64	3670.77	3879.51	3406.99	91539296	7219903	8981727	7036829
2.2 Inter-bank @	10703.78	967.14	987.21	855.07	53506133	4297281	4769894	3713764
3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)	31926.86	2703.63	2892.30	2551.92	38033163	2922622	4211833	3323065
3.1 Using Credit Cards \$	69464.85	5830.37	5921.72	5707.07	3305007	286411	286762	282827
3.2 Using Debit Cards \$	88.37	6.12	8.26	7.49	4296	303	402	313
3.3 Using Pre-paid Cards \$	68971.46	5792.97	5878.89	5667.31	3286748	285011	284949	281248
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)	405.32	31.28	34.56	32.28	13963	1097	1411	1266
4.1 Using Debit Cards \$	27.80	2.32	2.33	2.11	284	22	24	18
4.2 Using Pre-paid Cards \$	27.47	2.24	2.32	2.10	282	22	23	18
5 Cash Withdrawal at Micro ATMs @	0.33	0.08	0.02	0.02	2	1	0	0
5.1 AePS @	12375.16	984.19	1083.61	998.82	333966	27824	30015	28954
	12375.16	984.19	1083.61	998.82	333966	27824	30015	28954

## PART III - Payment Infrastructures (Lakh)

System	As on March 2023	2022	2023	
		Apr.	Mar.	Apr.
	1	2	3	4
<b>Payment System Infrastructures</b>				
<b>1 Number of Cards (1.1 to 1.2)</b>				
1.1 Credit Cards	10465.62	9956.84	10465.62	10535.25
1.2 Debit Cards	853.03	751.66	853.03	865.13
2 Number of PPIs @ (2.1 to 2.2)	9612.59	9205.18	9612.59	9670.12
2.1 Wallets @	16185.26	15541.30	16185.26	16387.76
2.2 Cards @	13384.68	12865.09	13384.68	13509.02
3 Number of ATMs (3.1 to 3.2)	2800.58	2676.21	2800.58	2878.75
3.1 Bank owned ATMs \$	2.59	2.51	2.59	2.55
3.2 White Label ATMs \$	2.23	2.19	2.23	2.19
4 Number of Micro ATMs @	0.36	0.32	0.36	0.36
5 Number of PoS Terminals	16.11	9.48	16.11	14.28
6 Bharat QR @	77.90	61.26	77.90	78.37
7 UPI QR *	53.82	40.90	53.82	54.36
	2563.77	1807.21	2563.77	2609.08

@: 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.