

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	
		Feb.	Jan.	Feb.		Feb.	Jan.	Feb.
	1	2	3	4	5	6	7	8
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems (1.1 to 1.3)	—	2.80	2.32	2.44	—	10821111	15723500	15872384
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	—	1.17	0.93	0.95	—	6868007	10875915	10901991
1.1.1 Outright	—	0.82	0.48	0.47	—	1209395	657843	681845
1.1.2 Repo	—	0.19	0.22	0.24	—	2604693	3848935	3678988
1.1.3 Tri-party Repo	—	0.16	0.24	0.24	—	3053919	6369137	6541158
1.2 Forex Clearing	—	1.59	1.35	1.44	—	3603514	4576570	4629628
1.3 Rupee Derivatives @	—	0.04	0.04	0.05	—	349590	271015	340765
B. Payment Systems								
I Financial Market Infrastructures (FMIs)	—	—	—	—	—	—	—	—
1 Credit Transfers - RTGS (1.1 to 1.2)	—	133.15	156.68	157.70	—	8990097	9170162	9050425
1.1 Customer Transactions	—	131.07	155.07	156.20	—	7718135	7854553	7645510
1.2 Interbank Transactions	—	2.08	1.61	1.50	—	1271962	1315609	1404916
II Retail								
2 Credit Transfers - Retail (2.1 to 2.6)	—	20409.50	31708.13	30592.16	—	2396212	2991919	2936833
2.1 AePS (Fund Transfers) @	—	0.74	1.09	0.92	—	40	65	54
2.2 APBS \$	—	1400.59	1224.28	835.54	—	8889	9642	5369
2.3 IMPS	—	2477.98	3465.52	3189.73	—	214566	288538	275230
2.4 NACH Cr \$	—	789.68	1115.03	815.96	—	79707	96624	78273
2.5 NEFT	—	2483.57	2874.93	2821.07	—	1870494	2165869	2152844
2.6 UPI @	—	13256.93	23027.28	22928.94	—	222517	431182	425063
2.6.1 of which USSD @	—	0.70	0.92	0.82	—	12	15	13
3 Debit Transfers and Direct Debits (3.1 to 3.3)	—	825.70	928.08	861.58	—	73478	78230	76497
3.1 BHIM Aadhaar Pay @	—	9.67	10.29	9.33	—	149	214	223
3.2 NACH Dr \$	—	789.31	839.08	781.07	—	73277	77903	76185
3.3 NETC (linked to bank account) @	—	26.72	78.71	71.18	—	53	113	88
4 Card Payments (4.1 to 4.2)	—	6128.68	5481.86	5067.32	—	120708	129240	119582
4.1 Credit Cards (4.1.1 to 4.1.2)	—	1882.94	1744.20	1613.77	—	62147	64737	60105
4.1.1 PoS based \$	—	1072.50	926.09	863.91	—	33446	29409	27754
4.1.2 Others \$	—	810.44	818.11	749.87	—	28701	35328	32350
4.2 Debit Cards (4.2.1 to 4.2.1)	—	4245.74	3737.66	3453.55	—	58561	64502	59478
4.2.1 PoS based \$	—	2455.92	2148.07	2013.95	—	36258	39551	37465
4.2.2 Others \$	—	1789.83	1589.59	1439.60	—	22302	24951	22013
5 Prepaid Payment Instruments (5.1 to 5.2)	—	5026.37	4386.68	4519.80	—	17296	19419	18274
5.1 Wallets	—	3782.82	3499.66	3652.79	—	14461	13577	12742
5.2 Cards (5.2.1 to 5.2.2)	—	1243.55	887.02	867.00	—	2836	5842	5532
5.2.1 PoS based \$	—	115.30	39.51	35.79	—	1116	1585	1257
5.2.2 Others \$	—	1128.25	847.51	831.21	—	1719	4257	4275
6 Paper-based Instruments (6.1 to 6.2)	—	884.95	657.01	636.07	—	659458	551207	547109
6.1 CTS (NPCI Managed)	—	884.58	657.01	636.07	—	659157	551207	547109
6.2 Others	—	0.37	0.00	0.00	—	301	—	—
Total - Retail Payments (2+3+4+5+6)	—	33275.20	43161.77	41676.93	—	3267153	3770015	3698295
Total Payments (1+2+3+4+5+6)	—	33408.35	43318.45	41834.63	—	12257249	12940177	12748721
Total Digital Payments (1+2+3+4+5)	—	32523.40	42661.44	41198.56	—	11597791	12388971	12201612

PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2019-20	2020	2021		FY 2019-20	2020	2021	
		Feb.	Jan.	Feb.		Feb.	Jan.	Feb.
	1	2	3	4	5	6	7	8
A. Other Payment Channels								
1 Mobile Payments (mobile app based) (1.1 to 1.2)								
1.1 Intra-bank \$	–	14284.28	25943.23	24274.50	–	525845	1020333	931529
1.2 Inter-bank \$	–	1304.52	2571.61	2345.81	–	108332	212336	186602
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)	–	12979.75	23371.62	21928.69	–	417513	807997	744927
2.1 Intra-bank @	–	2837.88	3084.98	2900.22	–	2881819	4158234	3999196
2.2 Inter-bank @	–	630.85	617.29	580.98	–	1313016	2184556	2076458
B. ATMs								
3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)								
3.1 Using Credit Cards \$	–	6189.11	5842.81	5534.33	–	283280	271077	259249
3.2 Using Debit Cards \$	–	7.97	5.04	4.98	–	379	251	253
3.3 Using Pre-paid Cards \$	–	6153.17	5813.34	5506.07	–	281927	269892	258100
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)	–	27.96	24.43	23.28	–	974	934	895
4.1 Using Debit Cards \$	–	65.97	32.29	21.79	–	195	136	117
4.2 Using Pre-paid Cards \$	–	59.42	30.45	19.81	–	132	134	114
5 Cash Withdrawal at Micro ATMs @	–	6.55	1.84	1.98	–	63	2	3
5.1 AePS @	–	386.44	777.16	656.57	–	11201	21700	18381
	–	386.44	777.16	656.57	–	11201	21700	18381

PART III - Payment Infrastructures (Lakh)

System	FY 2019-20	2020	2021	
		Feb.	Jan.	Feb.
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards (1.1 to 1.2)				
1.1 Credit Cards	–	8801.81	9491.63	9556.49
1.2 Debit Cards	–	571.58	610.98	616.47
2 Number of PPIs @ (2.1 to 2.2)	–	8230.23	8880.65	8940.02
2.1 Wallets @	–	18000.38	21212.16	21556.23
2.2 Cards @	–	16809.60	19461.26	19733.68
3 Number of ATMs (3.1 to 3.2)	–	1190.78	1750.90	1822.56
3.1 Bank owned ATMs \$	–	2.34	2.34	2.35
3.2 White Label ATMs \$	–	2.11	2.09	2.10
4 Number of Micro ATMs @	–	0.23	0.25	0.25
5 Number of PoS Terminals	–	2.64	3.73	3.73
6 Bharat QR @	–	50.99	60.27	58.15
7 UPI QR *	–	18.96	33.60	34.92
	–	–	805.89	875.86

@: 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.