

# Payment and Settlement Systems

## No.43: Payment System Indicators

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

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2021-22	2021	2022		FY 2021-22	2021	2022	
		Aug.	Jul.	Aug.		Aug.	Jul.	Aug.
	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>	33.01	2.51	3.39	3.30	206873112	15362952	21126044	20028644
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	12.22	0.96	1.33	1.33	142072939	10388877	14218681	13493765
1.1.1 Outright	6.22	0.50	0.71	0.75	8793301	730532	851204	888832
1.1.2 Repo	3.08	0.24	0.34	0.32	51015712	3479766	5764070	5251883
1.1.3 Tri-party Repo	2.92	0.22	0.28	0.25	82263926	6178579	7603407	7353051
1.2 Forex Clearing	19.91	1.48	1.93	1.89	59775826	4599545	6272728	5970122
1.3 Rupee Derivatives @	0.88	0.06	0.13	0.09	5024347	374530	634635	564757
<b>B. Payment Systems</b>								
<b>I Financial Market Infrastructures (FMIs)</b>	–	–	–	–	–	–	–	–
<b>1 Credit Transfers - RTGS (1.1 to 1.2)</b>	2078.39	166.52	189.26	188.08	128657516	10164296	11551440	11665583
1.1 Customer Transactions	2063.73	165.34	188.06	186.92	113319292	8940380	9927091	10274480
1.2 Interbank Transactions	14.66	1.18	1.20	1.16	15338225	1223916	1624349	1391103
<b>II Retail</b>								
<b>2 Credit Transfers - Retail (2.1 to 2.6)</b>	577934.74	45370.66	74673.64	77757.95	42728006	3277624	4267239	4288963
2.1 AePS (Fund Transfers) @	9.76	1.05	0.68	0.54	575	61	40	30
2.2 APBS \$	12573.33	722.32	1259.99	1162.46	133345	10305	12511	9662
2.3 IMPS	46625.25	3797.12	4608.30	4669.09	4171037	320203	444541	445989
2.4 NACH Cr \$	18757.82	2075.99	1892.88	1940.04	1281685	98119	119677	128480
2.5 NEFT	40407.29	3218.73	4018.39	4166.76	28725463	2209818	2627354	2631639
2.6 UPI @	459561.30	35555.45	62893.40	65819.06	8415900	639117	1063117	1073162
2.6.1 of which USSD @	11.99	1.14	1.62	1.63	177	17	18	17
<b>3 Debit Transfers and Direct Debits (3.1 to 3.3)</b>	12189.49	1008.32	1217.97	1247.15	1034444	85436	100581	102824
3.1 BHIM Aadhaar Pay @	227.73	21.99	21.26	17.57	6113	462	621	516
3.2 NACH Dr \$	10754.74	876.81	1067.05	1097.38	1026641	84818	99754	102100
3.3 NETC (linked to bank account) @	1207.02	109.52	129.66	132.20	1689	155	207	209
<b>4 Card Payments (4.1 to 4.2)</b>	61782.93	5493.00	5481.80	5481.30	1701851	142600	180371	174516
4.1 Credit Cards (4.1.1 to 4.1.2)	22398.82	1904.71	2348.34	2447.83	971638	77733	115856	112358
4.1.1 PoS based \$	11124.59	984.62	1220.69	1330.54	380643	32969	41767	44943
4.1.2 Others \$	11274.23	920.08	1127.64	1117.30	590994	44764	74089	67414
4.2 Debit Cards (4.2.1 to 4.2.1)	39384.11	3588.29	3133.47	3033.47	730213	64867	64515	62159
4.2.1 PoS based \$	22967.10	2119.63	2053.40	2012.17	451550	41177	41211	40585
4.2.2 Others \$	16417.00	1468.66	1080.07	1021.30	278663	23690	23304	21574
<b>5 Prepaid Payment Instruments (5.1 to 5.2)</b>	65782.75	5259.90	6195.34	6177.69	279416	22362	25309	24625
5.1 Wallets	53013.86	4227.08	4855.87	4877.42	220183	17746	18775	18495
<b>5.2 Cards (5.2.1 to 5.2.2)</b>	12768.89	1032.82	1339.48	1300.27	59233	4617	6534	6131
5.2.1 PoS based \$	1116.16	132.27	85.43	83.90	19546	1110	1285	1177
5.2.2 Others \$	11652.73	900.54	1254.05	1216.37	39687	3507	5250	4953
<b>6 Paper-based Instruments (6.1 to 6.2)</b>	6999.12	588.62	588.67	575.81	6650333	533903	579727	548385
6.1 CTS (NPCI Managed)	6999.12	588.62	588.67	575.81	6650333	533903	579727	548385
6.2 Others	0.00	–	–	–	–	–	–	–
<b>Total - Retail Payments (2+3+4+5+6)</b>	724689.03	57720.50	88157.42	91239.89	52394049	4061924	5153226	5139314
<b>Total Payments (1+2+3+4+5+6)</b>	726767.42	57887.02	88346.69	91427.97	181051565	14226220	16704666	16804896
<b>Total Digital Payments (1+2+3+4+5)</b>	719768.30	57298.40	87758.02	90852.16	174401233	13692317	16124940	16256512

## PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2021-22	2021	2022		FY 2021-22	2021	2022	
		Aug.	Jul.	Aug.		Aug.	Jul.	Aug.
	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 \$	507531.37	39029.40	68451.32	72227.76	14973493	1136503	1786719	1827748
1.2 Inter-bank \$	40805.69	3244.29	4902.42	6590.62	2726363	201774	323929	363782
1.2 Inter-bank \$	466725.68	35785.12	63548.90	65637.14	12247129	934729	1462790	1463966
<b>2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)</b>								
2.1 Intra-bank @	40726.59	3561.18	3765.16	3537.74	83159996	6537169	7396630	7351640
2.2 Inter-bank @	9583.32	814.17	934.78	932.41	52142582	4087618	4450729	4304970
2.2 Inter-bank @	31143.27	2747.01	2830.38	2605.33	31017413	2449550	2945902	3046670
<b>B. ATMs</b>								
<b>3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)</b>								
3.1 Using Credit Cards \$	65240.43	5684.73	5774.19	5766.61	3111946	262881	272103	268788
3.1 Using Credit Cards \$	62.37	5.02	6.95	7.46	3130	248	342	359
3.2 Using Debit Cards \$	64851.61	5652.37	5731.82	5723.84	3097739	261683	270609	267289
3.3 Using Pre-paid Cards \$	326.45	27.35	35.42	35.31	11076	949	1152	1141
<b>4 Cash Withdrawal at PoS \$ (4.1 to 4.2)</b>								
4.1 Using Debit Cards \$	91.17	6.52	2.26	2.19	728	64	22	21
4.1 Using Debit Cards \$	79.42	5.50	2.25	2.16	557	42	22	21
4.2 Using Pre-paid Cards \$	11.75	1.02	0.01	0.03	171	22	0	0
<b>5 Cash Withdrawal at Micro ATMs @</b>								
5.1 AePS @	11126.04	1061.82	1082.22	1021.48	299776	26830	29517	26193
5.1 AePS @	11126.04	1061.82	1082.22	1021.48	299776	26830	29517	26193

## PART III - Payment Infrastructures (Lakh)

System	As on March 2022	2021	2022	
		Aug.	Jul.	Aug.
	1	2	3	4
<b>Payment System Infrastructures</b>				
<b>1 Number of Cards (1.1 to 1.2)</b>				
1.1 Credit Cards	9912.93	9771.97	10077.33	10128.50
1.1 Credit Cards	736.27	639.34	802.56	779.91
1.2 Debit Cards	9176.66	9132.63	9274.77	9348.59
<b>2 Number of PPIs @ (2.1 to 2.2)</b>				
2.1 Wallets @	15553.69	13682.92	15604.53	15661.77
2.1 Wallets @	12787.93	11510.97	12922.65	12948.75
2.2 Cards @	2765.76	2171.94	2681.89	2713.02
<b>3 Number of ATMs (3.1 to 3.2)</b>				
3.1 Bank owned ATMs \$	2.52	2.41	2.54	2.54
3.1 Bank owned ATMs \$	2.20	2.14	2.20	2.20
3.2 White Label ATMs \$	0.31	0.27	0.34	0.34
<b>4 Number of Micro ATMs @</b>				
4	9.16	6.31	10.97	11.31
<b>5 Number of PoS Terminals</b>				
5	60.70	48.16	68.19	70.58
<b>6 Bharat QR @</b>				
6	49.72	43.52	45.21	47.49
<b>7 UPI QR *</b>				
7	1727.34	1142.06	2014.22	2092.54

@: 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.