

## Payment and Settlement Systems

## No.43: Payment System Indicators

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

System	Volume (Lakh)				Value (₹ Crore)					
	FY 2022-23	2022		2023		FY 2022-23	2022		2023	
		Oct.	Sep.	Oct.			Oct.	Sep.	Oct.	
	1	2	3	4	5	6	7	8		
<b>A. Settlement Systems</b>										
<b>Financial Market Infrastructures (FMIs)</b>										
<b>I CCIL Operated Systems (1.1 to 1.3)</b>	41.44	3.06	3.73	3.31	258797336	20887702	21104039	21422005		
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	15.00	1.07	1.52	1.26	172251292	13863316	13723954	13902085		
1.1.1 Outright	7.99	0.54	0.93	0.66	10090700	672816	1211320	889349		
1.1.2 Repo	4.07	0.31	0.41	0.40	68032487	5277168	5629136	5760793		
1.1.3 Tri-party Repo	2.94	0.22	0.19	0.20	94128105	7913333	6883498	7251944		
1.2 Forex Clearing	25.16	1.90	2.10	1.96	78932050	6514292	6811643	7018310		
1.3 Rupee Derivatives @	1.27	0.08	0.11	0.10	7613994	510094	568441	501610		
<b>B. Payment Systems</b>										
<b>I Financial Market Infrastructures (FMIs)</b>	-	-	-	-	-	-	-	-		
<b>I Credit Transfers - RTGS (1.1 to 1.2)</b>	2425.62	190.34	213.94	224.62	149946286	11551277	14545183	13464400		
1.1 Customer Transactions	2411.19	189.18	212.80	223.48	131667176	10015711	12960210	11899324		
1.2 Interbank Transactions	14.43	1.15	1.13	1.14	18279111	1535565	1584974	1565076		
<b>II Retail</b>										
<b>2 Credit Transfers - Retail (2.1 to 2.6)</b>	983620.84	85748.55	119215.72	128356.32	55009620	4557107	5340256	5667254		
2.1 AePS (Fund Transfers) @	5.90	0.56	0.31	0.31	356	31	21	20		
2.2 APBS S	17833.95	1843.72	1818.74	1745.79	247535	25462	17943	19666		
2.3 IMPS	56532.64	4824.59	4728.97	4928.80	5585441	466082	507497	538239		
2.4 NACH Cr S	19257.19	1454.99	1512.78	1278.99	1541815	127118	109472	131546		
2.5 NEFT	52847.43	4570.48	5598.05	6314.53	33719541	2726827	3126190	3262015		
2.6 UPI @	837143.73	73054.21	105556.87	114087.90	13914932	1211588	1579133	1715768		
2.6.1 of which USSD @	17.21	1.26	2.52	2.63	197	15	37	38		
<b>3 Debit Transfers and Direct Debits (3.1 to 3.3)</b>	15343.05	1297.79	1514.68	1499.66	1289611	106956	138748	139050		
3.1 BHIM Aadhaar Pay @	214.22	19.99	13.87	15.14	6791	604	441	525		
3.2 NACH Dr S	13502.52	1139.92	1371.81	1348.29	1280219	106131	138081	138287		
3.3 NETC (linked to bank account) @	1626.31	137.88	129.00	136.23	2601	221	226	238		
<b>4 Card Payments (4.1 to 4.2)</b>	63324.72	5516.40	4578.77	5105.51	2152245	195998	189199	230670		
4.1 Credit Cards (4.1.1 to 4.1.2)	29145.24	2554.02	2739.43	3200.48	1432255	129048	142320	178569		
4.1.1 PoS based S	15598.46	1400.51	1420.96	1596.74	541932	51183	49440	57774		
4.1.2 Others S	13546.79	1153.51	1318.47	1603.73	890323	77865	92879	120795		
4.2 Debit Cards (4.2.1 to 4.2.1 )	34179.48	2962.38	1839.34	1905.04	719989	66950	46880	52101		
4.2.1 PoS based S	22904.86	2045.27	1326.09	1375.63	476520	46016	30525	33731		
4.2.2 Others S	11274.61	917.10	513.26	529.40	243470	20934	16355	18371		
<b>5 Prepaid Payment Instruments (5.1 to 5.2)</b>	74667.44	6167.35	6143.16	6687.84	287111	24296	23668	25012		
5.1 Wallets	59112.76	4877.04	4899.67	5301.96	221896	18450	19926	20630		
<b>5.2 Cards (5.2.1 to 5.2.2)</b>	15554.69	1290.31	1243.49	1385.88	65215	5846	3742	4382		
5.2.1 PoS based S	1013.09	83.89	721.81	750.95	14777	1169	852	884		
5.2.2 Others S	14541.60	1206.42	521.68	634.93	50438	4677	2890	3498		
<b>6 Paper-based Instruments (6.1 to 6.2)</b>	7109.28	561.89	538.35	559.90	7172904	549637	575021	584454		
6.1 CTS (NPCI Managed)	7109.28	561.89	538.35	559.90	7172904	549637	575021	584454		
6.2 Others	0.00	-	-	-	-	-	-	-		
<b>Total - Retail Payments (2+3+4+5+6)</b>	1144065.34	99291.97	131990.68	142209.23	65911490	5433995	6266892	6646440		
<b>Total Payments (1+2+3+4+5+6)</b>	1146490.96	99482.31	132204.62	142433.85	215857776	16985272	20812075	20110841		
<b>Total Digital Payments (1+2+3+4+5)</b>	1139381.68	98920.42	131666.27	141873.95	208684872	16435635	20237054	19526387		