

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	
		Sep.	Aug.	Sep.		Sep.	Aug.	Sep.
	1	2	3	4	5	6	7	8
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems (1.1 to 1.3)	33.01	3.21	3.30	3.97	206873112	16683094	20028644	24321858
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	12.22	1.37	1.33	1.51	142072939	11404584	13493765	16060463
1.1.1 Outright	6.22	0.90	0.75	0.86	8793301	1127485	888832	1027326
1.1.2 Repo	3.08	0.25	0.32	0.36	51015712	3885956	5251883	6014630
1.1.3 Tri-party Repo	2.92	0.22	0.25	0.30	82263926	6391143	7353051	9018508
1.2 Forex Clearing	19.91	1.77	1.89	2.34	59775826	4826170	5970122	7499481
1.3 Rupee Derivatives @	0.88	0.07	0.09	0.11	5024347	452340	564757	761914
B. Payment Systems								
I Financial Market Infrastructures (FMIs)	–	–	–	–	–	–	–	–
1 Credit Transfers - RTGS (1.1 to 1.2)	2078.39	174.57	188.08	198.30	128657516	11069631	11665583	13789637
1.1 Customer Transactions	2063.73	173.33	186.92	197.10	113319292	9838858	10274480	12094321
1.2 Interbank Transactions	14.66	1.24	1.16	1.20	15338225	1230773	1391103	1695316
II Retail								
2 Credit Transfers - Retail (2.1 to 2.6)	577934.74	45720.72	77757.95	79564.55	42728006	3495969	4288963	4621357
2.1 AePS (Fund Transfers) @	9.76	0.98	0.54	0.55	575	57	30	32
2.2 APBS \$	12573.33	781.62	1162.46	1170.39	133345	6199	9662	12805
2.3 IMPS	46625.25	3848.84	4669.09	4622.31	4171037	324096	445989	454451
2.4 NACH Cr \$	18757.82	1171.57	1940.04	1630.85	1281685	91281	128480	114718
2.5 NEFT	40407.29	3359.54	4166.76	4332.45	28725463	2419688	2631639	2922913
2.6 UPI @	459561.30	36558.17	65819.06	67808.00	8415900	654648	1073162	1116438
2.6.1 of which USSD @	11.99	1.14	1.63	1.47	177	16	17	17
3 Debit Transfers and Direct Debits (3.1 to 3.3)	12189.49	987.44	1247.15	1256.45	1034444	84660	102824	105856
3.1 BHIM Aadhaar Pay @	227.73	19.39	17.57	16.35	6113	440	516	516
3.2 NACH Dr \$	10754.74	878.31	1097.38	1113.20	1026641	84068	102100	105128
3.3 NETC (linked to bank account) @	1207.02	89.74	132.20	126.90	1689	152	209	211
4 Card Payments (4.1 to 4.2)	61782.93	5337.50	5481.30	5363.24	1701851	142817	174516	183981
4.1 Credit Cards (4.1.1 to 4.1.2)	22398.82	1847.21	2447.83	2460.17	971638	80228	112358	122554
4.1.1 PoS based \$	11124.59	961.53	1330.54	1317.07	380643	31743	44943	45287
4.1.2 Others \$	11274.23	885.68	1117.30	1143.10	590994	48485	67414	77267
4.2 Debit Cards (4.2.1 to 4.2.1)	39384.11	3490.29	3033.47	2903.07	730213	62589	62159	61427
4.2.1 PoS based \$	22967.10	2053.00	2009.83	1888.46	451550	38591	40552	38135
4.2.2 Others \$	16417.00	1437.29	1023.64	1014.61	278663	23998	21606	23292
5 Prepaid Payment Instruments (5.1 to 5.2)	65782.75	5292.53	6177.69	6048.61	279416	24482	24625	24090
5.1 Wallets	53013.86	4242.67	4877.42	4706.99	220183	20230	18495	17915
5.2 Cards (5.2.1 to 5.2.2)	12768.89	1049.86	1300.27	1341.62	59233	4252	6131	6175
5.2.1 PoS based \$	1116.16	133.71	83.90	79.41	19546	995	1177	1172
5.2.2 Others \$	11652.73	916.15	1216.37	1262.21	39687	3257	4953	5004
6 Paper-based Instruments (6.1 to 6.2)	6999.12	624.10	575.81	603.84	6650333	566468	548385	591106
6.1 CTS (NPCI Managed)	6999.12	624.10	575.81	603.84	6650333	566468	548385	591106
6.2 Others	0.00	–	–	–	–	–	–	–
Total - Retail Payments (2+3+4+5+6)	724689.03	57962.28	91239.89	92836.69	52394049	4314396	5139314	5526390
Total Payments (1+2+3+4+5+6)	726767.42	58136.85	91427.97	93034.99	181051565	15384027	16804896	19316027
Total Digital Payments (1+2+3+4+5)	719768.30	57512.75	90852.16	92431.15	174401233	14817559	16256512	18724921

PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2021-22	2021	2022		FY 2021-22	2021	2022	
		Sep.	Aug.	Sep.		Sep.	Aug.	Sep.
	1	2	3	4	5	6	7	8
A. Other Payment Channels								
1 Mobile Payments (mobile app based) (1.1 to 1.2)	506842.31	39989.49	72227.76	72863.54	14961371	1178882	1827748	1882968
1.1 Intra-bank \$	40805.69	3358.50	6590.62	5133.31	2726363	218049	363782	348417
1.2 Inter-bank \$	466036.62	36630.99	65637.14	67730.23	12235007	960832	1463966	1534550
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)	40726.59	3646.48	3537.74	3585.44	83159996	6827521	7351640	8433347
2.1 Intra-bank @	9583.32	844.78	932.41	918.60	52142582	4214062	4304970	4985305
2.2 Inter-bank @	31143.27	2801.70	2605.33	2666.84	31017413	2613459	3046670	3448042
B. ATMs								
3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)	65240.43	5540.66	5766.61	5725.75	3111946	257941	268788	265244
3.1 Using Credit Cards \$	62.37	4.98	7.46	7.24	3130	249	359	352
3.2 Using Debit Cards \$	64851.61	5508.82	5723.84	5684.15	3097739	256767	267289	263765
3.3 Using Pre-paid Cards \$	326.45	26.86	35.31	34.36	11076	925	1141	1127
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)	91.17	5.90	2.19	2.71	728	64	21	34
4.1 Using Debit Cards \$	79.42	5.08	2.16	2.67	557	40	21	34
4.2 Using Pre-paid Cards \$	11.75	0.82	0.03	0.04	171	23	0	0
5 Cash Withdrawal at Micro ATMs @	11126.04	888.88	1021.48	1004.99	299776	22793	26193	26097
5.1 AePS @	11126.04	888.88	1021.48	1004.99	299776	22793	26193	26097

PART III - Payment Infrastructures (Lakh)

System	As on March 2022	2021	2022	
		Sep.	Aug.	Sep.
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards (1.1 to 1.2)	9912.93	9844.09	10130.17	10162.40
1.1 Credit Cards	736.27	650.25	779.91	777.02
1.2 Debit Cards	9176.66	9193.84	9350.26	9385.38
2 Number of PPIs @ (2.1 to 2.2)	15553.69	13979.08	15661.77	15842.95
2.1 Wallets @	12787.93	11714.34	12948.75	13106.33
2.2 Cards @	2765.76	2264.74	2713.02	2736.62
3 Number of ATMs (3.1 to 3.2)	2.52	2.41	2.54	2.55
3.1 Bank owned ATMs \$	2.20	2.13	2.20	2.20
3.2 White Label ATMs \$	0.31	0.28	0.34	0.35
4 Number of Micro ATMs @	9.16	6.50	11.71	12.39
5 Number of PoS Terminals	60.70	49.77	70.58	70.35
6 Bharat QR @	49.72	43.74	47.49	48.64
7 UPI QR *	1727.34	1205.19	2092.54	2164.30

@: 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.