

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	
		Nov.	Oct.	Nov.		Nov.	Oct.	Nov.
	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	2.56	3.06	3.67	206873112	17364382	20887702	22488758
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	12.22	0.97	1.07	1.26	142072939	12229072	13863316	15457897
1.1.1 Outright	6.22	0.46	0.54	0.66	8793301	617831	672816	759097
1.1.2 Repo	3.08	0.26	0.31	0.36	51015712	4273958	5277168	6039868
1.1.3 Tri-party Repo	2.92	0.25	0.22	0.23	82263926	7337283	7913333	8658933
1.2 Forex Clearing	19.91	1.53	1.90	2.33	59775826	4816873	6514292	6577286
1.3 Rupee Derivatives @	0.88	0.06	0.08	0.08	5024347	318437	510094	453575
B. Payment Systems								
I Financial Market Infrastructures (FMIs)	–	–	–	–	–	–	–	–
1 Credit Transfers - RTGS (1.1 to 1.2)	2078.39	172.14	190.34	206.46	128657516	10981778	11551277	12291749
1.1 Customer Transactions	2063.73	170.95	189.18	205.30	113319292	9589985	10015711	10691727
1.2 Interbank Transactions	14.66	1.19	1.15	1.16	15338225	1391793	1535565	1600022
II Retail								
2 Credit Transfers - Retail (2.1 to 2.6)	577934.74	51880.87	85748.55	84557.58	42728006	3554896	4557107	4527540
2.1 AePS (Fund Transfers) @	9.76	0.62	0.56	0.51	575	35	31	29
2.2 APBS \$	12573.33	1119.16	1843.72	1065.62	133345	9750	25462	9460
2.3 IMPS	46625.25	4120.29	4824.59	4634.80	4171037	364672	466082	454679
2.4 NACH Cr \$	18757.82	1382.00	1454.99	1373.88	1281685	97513	127118	141901
2.5 NEFT	40407.29	3394.00	4570.48	4388.30	28725463	2314490	2726827	2730878
2.6 UPI @	459561.30	41864.80	73054.21	73094.47	8415900	768436	1211588	1190593
2.6.1 of which USSD @	11.99	1.00	1.26	1.79	177	15	15	19
3 Debit Transfers and Direct Debits (3.1 to 3.3)	12189.49	1039.13	1297.79	1316.60	1034444	87111	106956	110181
3.1 BHIM Aadhaar Pay @	227.73	19.78	19.99	14.52	6113	536	604	475
3.2 NACH Dr \$	10754.74	907.32	1139.92	1164.17	1026641	86417	106131	109479
3.3 NETC (linked to bank account) @	1207.02	112.03	137.88	137.91	1689	158	221	227
4 Card Payments (4.1 to 4.2)	61782.93	5418.18	5533.37	4969.35	1701851	156326	196402	170738
4.1 Credit Cards (4.1.1 to 4.1.2)	22398.82	2011.16	2557.88	2351.41	971638	89217	129076	114821
4.1.1 PoS based \$	11124.59	1068.93	1448.32	1319.99	380643	37499	53890	46296
4.1.2 Others \$	11274.23	942.23	1109.56	1031.42	590994	51718	75186	68525
4.2 Debit Cards (4.2.1 to 4.2.1)	39384.11	3407.02	2975.49	2617.94	730213	67109	67326	55917
4.2.1 PoS based \$	22967.10	2112.05	2062.25	1791.75	451550	43751	46420	37559
4.2.2 Others \$	16417.00	1294.97	913.24	826.19	278663	23358	20906	18358
5 Prepaid Payment Instruments (5.1 to 5.2)	65782.75	6107.05	6167.35	6075.20	279416	24885	24296	22808
5.1 Wallets	53013.86	4870.19	4877.04	4730.07	220183	21041	18450	17342
5.2 Cards (5.2.1 to 5.2.2)	12768.89	1236.87	1290.31	1345.14	59233	3844	5846	5466
5.2.1 PoS based \$	1116.16	74.48	83.89	77.72	19546	1287	1169	1039
5.2.2 Others \$	11652.73	1162.38	1206.42	1267.42	39687	2557	4677	4428
6 Paper-based Instruments (6.1 to 6.2)	6999.12	577.00	561.89	586.94	6650333	533223	550935	581120
6.1 CTS (NPCI Managed)	6999.12	577.00	561.89	586.94	6650333	533223	550935	581120
6.2 Others	0.00	–	–	–	–	–	–	–
Total - Retail Payments (2+3+4+5+6)	724689.03	65022.23	99308.95	97505.68	52394049	4356441	5435696	5412387
Total Payments (1+2+3+4+5+6)	726767.42	65194.37	99499.28	97712.14	181051565	15338219	16986973	17704137
Total Digital Payments (1+2+3+4+5)	719768.30	64617.37	98937.39	97125.20	174401233	14804996	16436039	17123017

PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2021-22	2021	2022		FY 2021-22	2021	2022	
		Nov.	Oct.	Nov.		Nov.	Oct.	Nov.
	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 \$	506842.31	45548.53	78248.76	79124.19	14961371	1324008	1981459	1992072
1.2 Inter-bank \$	40805.69	3732.97	5473.11	5342.59	2726363	239989	351598	354973
1.2 Inter-bank \$	466036.62	41815.57	72775.65	73781.60	12235007	1084018	1629861	1637100
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)								
2.1 Intra-bank @	40726.59	3318.59	3628.03	3496.04	83159996	7010707	7182384	7818605
2.2 Inter-bank @	9583.32	790.69	873.32	870.33	52142582	4464587	4126602	4606598
2.2 Inter-bank @	31143.27	2527.90	2754.70	2625.70	31017413	2546120	3055782	3212007
B. ATMs								
3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)								
3.1 Using Credit Cards \$	65240.43	5687.57	6122.24	5606.57	3111946	271730	291667	265204
3.1 Using Credit Cards \$	62.37	5.45	7.67	7.59	3130	276	375	367
3.2 Using Debit Cards \$	64851.61	5653.68	6076.09	5566.62	3097739	270515	290080	263748
3.3 Using Pre-paid Cards \$	326.45	28.44	38.48	32.36	11076	939	1212	1089
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)								
4.1 Using Debit Cards \$	91.17	4.82	2.15	2.30	728	63	22	23
4.1 Using Debit Cards \$	79.42	4.14	2.12	2.28	557	39	22	23
4.2 Using Pre-paid Cards \$	11.75	0.68	0.03	0.02	171	24	0	0
5 Cash Withdrawal at Micro ATMs @								
5.1 AePS @	11126.04	925.63	1156.16	944.92	299776	25112	30463	25541
5.1 AePS @	11126.04	925.63	1156.16	944.92	299776	25112	30463	25541

PART III - Payment Infrastructures (Lakh)

System	As on March 2022	2021	2022	
		Nov.	Oct.	Nov.
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards (1.1 to 1.2)				
1.1 Credit Cards	9912.93	10015.90	10235.99	10283.92
1.1 Credit Cards	736.27	675.83	793.68	806.65
1.2 Debit Cards	9176.66	9340.07	9442.32	9477.28
2 Number of PPIs @ (2.1 to 2.2)				
2.1 Wallets @	15553.69	14832.43	15985.59	16098.30
2.1 Wallets @	12787.93	12318.18	13195.92	13269.81
2.2 Cards @	2765.76	2514.26	2789.67	2828.48
3 Number of ATMs (3.1 to 3.2)				
3.1 Bank owned ATMs \$	2.52	2.42	2.55	2.55
3.1 Bank owned ATMs \$	2.20	2.13	2.20	2.20
3.2 White Label ATMs \$	0.31	0.29	0.35	0.36
4 Number of Micro ATMs @				
4	9.16	6.93	12.91	13.34
5 Number of PoS Terminals				
5	60.70	52.92	72.11	73.52
6 Bharat QR @				
6	49.72	45.41	47.19	48.25
7 UPI QR *				
7	1727.34	1373.33	2253.23	2302.87

@: 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.