

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	
		Oct.	Sep.	Oct.		Oct.	Sep.	Oct.
	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	2.85	3.97	3.06	206873112	16600978	24321858	20887702
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	12.22	1.04	1.51	1.07	142072939	11415739	16060463	13863316
1.1.1 Outright	6.22	0.55	0.86	0.54	8793301	745937	1027326	672816
1.1.2 Repo	3.08	0.25	0.36	0.31	51015712	3822009	6014630	5277168
1.1.3 Tri-party Repo	2.92	0.23	0.30	0.22	82263926	6847793	9018508	7913333
1.2 Forex Clearing	19.91	1.73	2.34	1.90	59775826	4736040	7499481	6514292
1.3 Rupee Derivatives @	0.88	0.08	0.11	0.08	5024347	449200	761914	510094
B. Payment Systems								
I Financial Market Infrastructures (FMIs)	–	–	–	–	–	–	–	–
1 Credit Transfers - RTGS (1.1 to 1.2)	2078.39	184.11	198.30	190.34	128657516	10134368	13789637	11551277
1.1 Customer Transactions	2063.73	182.90	197.10	189.18	113319292	8956918	12094321	10015711
1.2 Interbank Transactions	14.66	1.22	1.20	1.15	15338225	1177450	1695316	1535565
II Retail								
2 Credit Transfers - Retail (2.1 to 2.6)	577934.74	52919.52	79564.55	85748.55	42728006	3748602	4621357	4557107
2.1 AePS (Fund Transfers) @	9.76	0.86	0.55	0.56	575	49	32	31
2.2 APBS \$	12573.33	1192.91	1170.39	1843.72	133345	7519	12805	25462
2.3 IMPS	46625.25	4306.71	4622.31	4824.59	4171037	370712	454451	466082
2.4 NACH Cr \$	18757.82	1660.26	1630.85	1454.99	1281685	122519	114718	127118
2.5 NEFT	40407.29	3574.46	4332.45	4570.48	28725463	2476397	2922913	2726827
2.6 UPI @	459561.30	42184.32	67808.00	73054.21	8415900	771407	1116438	1211588
2.6.1 of which USSD @	11.99	1.11	1.47	1.26	177	16	17	15
3 Debit Transfers and Direct Debits (3.1 to 3.3)	12189.49	979.36	1256.45	1297.79	1034444	85776	105856	106956
3.1 BHIM Aadhaar Pay @	227.73	21.49	16.35	19.99	6113	560	516	604
3.2 NACH Dr \$	10754.74	865.69	1113.20	1139.92	1026641	85103	105128	106131
3.3 NETC (linked to bank account) @	1207.02	92.18	126.90	137.88	1689	114	211	221
4 Card Payments (4.1 to 4.2)	61782.93	6008.76	5363.24	5533.85	1701851	177413	183981	196617
4.1 Credit Cards (4.1.1 to 4.1.2)	22398.82	2155.81	2460.17	2561.33	971638	100943	122554	129334
4.1.1 PoS based \$	11124.59	1075.23	1317.07	1451.02	380643	38442	45287	54148
4.1.2 Others \$	11274.23	1080.58	1143.10	1110.31	590994	62500	77267	75186
4.2 Debit Cards (4.2.1 to 4.2.1)	39384.11	3852.95	2903.07	2972.52	730213	76471	61427	67283
4.2.1 PoS based \$	22967.10	2302.56	1888.46	2050.43	451550	47226	38135	46396
4.2.2 Others \$	16417.00	1550.39	1014.61	922.09	278663	29245	23292	20887
5 Prepaid Payment Instruments (5.1 to 5.2)	65782.75	6130.90	6048.61	6167.35	279416	25757	24090	24296
5.1 Wallets	53013.86	4888.97	4706.99	4877.04	220183	21702	17915	18450
5.2 Cards (5.2.1 to 5.2.2)	12768.89	1241.93	1341.62	1290.31	59233	4055	6175	5846
5.2.1 PoS based \$	1116.16	64.58	79.41	83.89	19546	998	1172	1169
5.2.2 Others \$	11652.73	1177.35	1262.21	1206.42	39687	3057	5004	4677
6 Paper-based Instruments (6.1 to 6.2)	6999.12	635.20	603.84	561.89	6650333	582604	591106	550935
6.1 CTS (NPCI Managed)	6999.12	635.20	603.84	561.89	6650333	582604	591106	550935
6.2 Others	0.00	–	–	–	–	–	–	–
Total - Retail Payments (2+3+4+5+6)	724689.03	66673.75	92836.69	99309.42	52394049	4620153	5526390	5435911
Total Payments (1+2+3+4+5+6)	726767.42	66857.86	93034.99	99499.76	181051565	14754521	19316027	16987188
Total Digital Payments (1+2+3+4+5)	719768.30	66222.66	92431.15	98937.87	174401233	14171917	18724921	16436254

PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2021-22	2021	2022		FY 2021-22	2021	2022	
		Oct.	Sep.	Oct.		Oct.	Sep.	Oct.
	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	45884.20	72862.29	78248.46	14961371	1353833	1882943	1981406
1.2 Inter-bank \$	40805.69	3761.40	5133.31	5473.11	2726363	243728	348416	351595
1.2 Inter-bank \$	466036.62	42122.80	67728.99	72775.35	12235007	1110105	1534526	1629812
2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)								
2.1 Intra-bank @	40726.59	3689.87	3585.10	3628.03	83159996	6617482	8433346	7182384
2.2 Inter-bank @	9583.32	862.55	918.60	873.32	52142582	3970049	4985305	4126602
2.2 Inter-bank @	31143.27	2827.31	2666.49	2754.70	31017413	2647433	3448041	3055782
B. ATMs								
3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)								
3.1 Using Credit Cards \$	65240.43	6032.74	5725.75	6119.16	3111946	289887	265244	291538
3.1 Using Credit Cards \$	62.37	5.64	7.24	7.67	3130	286	352	375
3.2 Using Debit Cards \$	64851.61	5998.03	5684.15	6073.01	3097739	288605	263765	289951
3.3 Using Pre-paid Cards \$	326.45	29.07	34.36	38.48	11076	997	1127	1212
4 Cash Withdrawal at PoS \$ (4.1 to 4.2)								
4.1 Using Debit Cards \$	91.17	5.34	2.71	2.15	728	64	34	22
4.1 Using Debit Cards \$	79.42	4.44	2.67	2.12	557	39	34	22
4.2 Using Pre-paid Cards \$	11.75	0.90	0.04	0.03	171	25	0	0
5 Cash Withdrawal at Micro ATMs @								
5.1 AePS @	11126.04	946.33	1004.99	1156.16	299776	24799	26097	30463
5.1 AePS @	11126.04	946.33	1004.99	1156.16	299776	24799	26097	30463

PART III - Payment Infrastructures (Lakh)

System	As on March 2022	2021	2022	
		Oct.	Sep.	Oct.
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards (1.1 to 1.2)				
1.1 Credit Cards	9912.93	9991.95	10162.40	10188.29
1.1 Credit Cards	736.27	663.61	777.02	793.68
1.2 Debit Cards	9176.66	9328.34	9385.38	9394.61
2 Number of PPIs @ (2.1 to 2.2)				
2.1 Wallets @	15553.69	14450.87	15842.95	15968.37
2.1 Wallets @	12787.93	12025.10	13106.33	13195.92
2.2 Cards @	2765.76	2425.77	2736.62	2772.44
3 Number of ATMs (3.1 to 3.2)				
3.1 Bank owned ATMs \$	2.52	2.41	2.55	2.55
3.1 Bank owned ATMs \$	2.20	2.13	2.20	2.20
3.2 White Label ATMs \$	0.31	0.28	0.35	0.35
4 Number of Micro ATMs @				
4	9.16	6.71	12.39	12.90
5 Number of PoS Terminals				
5	60.70	51.55	70.35	72.11
6 Bharat QR @				
6	49.72	44.35	48.64	47.19
7 UPI QR *				
7	1727.34	1285.05	2164.30	2253.23

@: 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.