

**Payment System Indicators - November 2021**

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

	Volume (lakh)				Value (₹ crore)			
	FY 2020-21	2020 November	2021 October	2021 November	FY 2020-21	2020 November	2021 October	2021 November
	1	2	3	4	1	2	3	4
<b>A. Settlement Systems</b>								
<b>Financial Market Infrastructures (FMIs)</b>								
1 CCIL Operated Systems	27.97	2.45	2.85	2.56	161943141	10692192	16600978	17364381
1.1 Govt. Securities Clearing	11.55	0.79	1.04	0.97	110634315	6942678	11415739	12229072
1.1.1 Outright	6.28	0.48	0.55	0.46	10032187	727023	745937	617831
1.1.2 Repo	2.84	0.12	0.25	0.26	43751173	1762647	3822009	4273958
1.1.3 Tri-party Repo	2.43	0.19	0.23	0.25	56850956	4453008	6847793	7337283
1.2 Forex Clearing	16.04	1.64	1.73	1.53	48903961	3625849	4736040	4816873
1.3 Rupee Derivatives @	0.38	0.02	0.08	0.06	2404865	123665	449200	318437
<b>B. Payment Systems</b>								
<b>I Financial Market Infrastructures (FMIs)</b>								
1 Credit Transfers - RTGS	1591.92	137.80	184.11	172.14	105599849	7987655	10134368	10981778
1.1 Customer Transactions	1573.47	136.13	182.90	170.95	91008367	6802206	8956918	9589985
1.2 Interbank Transactions	18.45	1.67	1.22	1.19	14591482	1185449	1177450	1391793
<b>II Retail</b>								
2 Credit Transfers - Retail	317867.74	30269.97	52919.52	51855.52	33504226	2986234	3748602	3552986
2.1 AePS (Fund Transfers) @	11.31	0.93	0.86	0.62	623	54	49	35
2.2 APBS \$	14372.99	927.29	1192.91	1119.16	111001	4400	7519	9750
2.3 IMPS	32783.47	3391.14	4306.71	4120.29	2941500	276459	370712	364672
2.4 NACH Cr \$	16465.44	1114.23	1660.26	1356.65	1216535	96069	122519	95602
2.5 NEFT	30927.89	2734.10	3574.46	3394.00	25130910	2218252	2476397	2314490
2.6 UPI @	223306.64	22102.28	42184.32	41864.80	4103658	390999	771407	768436
2.6.1 of which USSD @	10.65	0.91	1.11	1.00	172	15	16	15
3 Debit Transfers and Direct Debits	10456.54	944.24	979.36	1031.91	865520	78709	85776	87212
3.1 BHIM Aadhaar Pay @	160.84	9.39	21.49	19.78	2580	181	560	536
3.2 NACH Dr \$	9645.75	869.63	865.69	900.10	862027	78433	85103	86517
3.3 NETC (linked to bank account) @	649.96	65.22	92.18	112.03	913	96	114	158
4 Card Payments	57,786.60	5,428.32	6,008.76	5,418.21	12,91,799	1,30,239	1,77,413	1,56,325
4.1 Credit Cards	17,641.06	1,662.58	2,155.81	2,011.16	6,30,414	62,350	1,00,943	89,217
4.1.1 PoS based \$	8688.81	874.82	1075.23	1068.93	280769	30495	38442.37	37498.79
4.1.2 Others \$	8952.25	787.76	1080.58	942.23	349645	31855	62500.41	51718.05
4.2 Debit Cards	40,145.54	3,765.75	3,852.95	3,407.05	661385	67889	76471	67109
4.2.1 PoS based \$	20773.50	2112.56	2302.56	2111.98	377630	42289	47226	43750
4.2.2 Others \$	19372.04	1653.18	1550.39	1295.07	283755	25600	29245	23358
5 Prepaid Payment Instruments	49,742.55	4,226.72	6,131.06	6,107.21	197696	16712	26372	25583
5.1 Wallets	39987.01	3421.15	4888.97	4871.05	152065	12724	21702	21057
5.2 Cards	9,755.54	805.58	1,242.09	1,236.16	45631	3987	4670	4526
5.2.1 PoS based \$	607.15	72.00	64.58	74.48	10591	1111	998	1287
5.2.2 Others \$	9148.39	733.57	1177.51	1161.68	35040	2877	3672	3240
6 Paper-based Instruments	6,703.70	596.35	635.20	577.00	5627189	494383	582604	533223
6.1 CTS (NPCI Managed)	6702.53	596.35	635.20	577.00	5625941	494383	582604	533223
6.2 Others	1.17	0.00	0.00	0.00	1249	0	0	0
<b>Total - Retail Payments (2+3+4+5+6)</b>	<b>4,42,557.14</b>	<b>41,465.61</b>	<b>66,673.91</b>	<b>64,989.85</b>	<b>41486430</b>	<b>3706276</b>	<b>4620768</b>	<b>4355329</b>
<b>Total Payments (1+2+3+4+5+6)</b>	<b>4,44,149.06</b>	<b>41,603.41</b>	<b>66,858.02</b>	<b>65,161.98</b>	<b>147086278</b>	<b>11693931</b>	<b>14755136</b>	<b>15337107</b>
<b>Total Digital Payments (1+2+3+4+5)</b>	<b>4,37,445.36</b>	<b>41,007.06</b>	<b>66,222.82</b>	<b>64,584.98</b>	<b>141459089</b>	<b>11199549</b>	<b>14172532</b>	<b>14803884</b>

**PART II - Payment Modes and Channels**

	Volume (lakh)				Value (₹ crore)			
	FY 2020-21	2020 November	2021 October	2021 November	FY 2020-21	2020 November	2021 October	2021 November
	1	2	3	4	1	2	3	4
<b>A. Other Payment Channels</b>								
1 Mobile Payments (mobile app based)	2,58,033.70	24,288.77	45,884.23	45,045.78	92,01,212	8,22,100	13,53,833	13,06,948
1.1 Intra-bank \$	25,220.71	2,191.98	3,761.38	3,230.26	18,71,390	1,65,155	2,43,728	2,22,891
1.2 Inter-bank \$	2,32,812.99	22,096.79	42,122.85	41,815.52	73,29,822	6,56,945	11,10,105	10,84,057
2 Internet Payments (Netbanking / internet browser based) @	32,493.63	2,814.17	3,233.71	2,860.67	4,15,81,497	34,19,474	39,60,872	39,37,877
2.1 Intra-bank @	6,886.15	585.09	631.51	570.26	2,06,01,554	16,53,359	17,23,311	17,88,978
2.2 Inter-bank @	25,607.48	2,229.09	2,602.20	2,290.41	2,09,79,943	17,66,114	22,37,561	21,48,899
<b>B. ATMs</b>								
3. Cash Withdrawal at ATMs \$	60,905.81	5,887.86	6,037.14	5,690.35	28,89,826	2,77,940	2,89,888	2,71,685
3.1 Using Credit Cards \$	51.41	4.64	5.64	5.45	2560	231	286	276
3.2 Using Debit Cards \$	60602.23	5857.58	6002.43	5656.45	2878025	276797	288605	270470
3.3 Using Pre-paid Cards \$	252.17	25.63	29.07	28.44	9240	912	997	939

4. Cash Withdrawal at PoS \$	394.77	37.91	5.34	4.82	1533	143	64	63
4.1 Using Debit Cards \$	353.50	32.33	4.44	4.14	1484	137	39	39
4.2 Using Pre-paid Cards \$	41.27	5.58	0.90	0.68	49	6	25	24
5. Cash Withdrawal at Micro ATMs @	9460.43	684.78	946.33	925.63	225420	18820	24799	25112
5.1 AePS @	9460.43	684.78	946.33	925.63	225420	18820	24799	25112

**PART III - Payment Infrastructures (lakh)**

	As on March	2020	2021	2021
	2021	November	October	November
	1	2	3	4
<b>Payment System Infrastructures</b>				
1 Number of Cards	9,602.51	9,528.15	9,991.94	10,015.90
1.1 Credit Cards	620.49	601.13	663.61	675.83
1.2 Debit Cards	8,982.02	8,927.02	9,328.34	9,340.07
2 Number of PPIs @	21,952.60	20,443.15	25,307.71	25,421.67
2.1 Wallets @	20,052.10	18,857.67	22,886.70	22,911.53
2.2 Cards @	1,900.51	1,585.48	2,421.01	2,510.13
3 Number of ATMs	2.39	2.34	2.41	2.42
3.1 Bank owned ATMs \$	2.14	2.09	2.13	2.13
3.2 White Label ATMs \$	0.25	0.25	0.28	0.29
4 Number of Micro ATMs @	4.04	3.57	5.34	5.57
5 Number of PoS Terminals	47.20	45.77	51.55	52.92
6 Bharat QR @	35.70	30.46	44.35	45.41
7 UPI QR *	925.22	697.82	1285.05	1373.33

@: New inclusion w.e.f. November 2019

\$ : 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.