

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

	Volume (lakh)				Value (₹ crore)			
	FY 2020-21	2020 June	2021	2021	FY 2020-21	2020 June	2021	2021
			May	June			May	June
	1	2	4		1	2	4	
<b>A. Settlement Systems</b>								
<b>Financial Market Infrastructures (FMIs)</b>								
1 CCIL Operated Systems	27.97	2.23	2.08	2.90	161943141	13383223	14652880	17144527
1.1 Govt. Securities Clearing	11.55	1.01	0.89	1.01	110634315	9590341	9966087	11317988
1.1.1 Outright	6.28	0.54	0.47	0.51	10032187	928567	710624	774292
1.1.2 Repo	2.84	0.27	0.23	0.27	43751173	4244619	4280973	4653921
1.1.3 Tri-party Repo	2.43	0.21	0.19	0.23	56850956	4417155	4974490	5889775
1.2 Forex Clearing	16.04	1.19	1.14	1.82	48903961	3658697	4424858	5408999
1.3 Rupee Derivatives @	0.38	0.02	0.05	0.07	2404865	134185	261935	417541
<b>B. Payment Systems</b>								
<b>I Financial Market Infrastructures (FMIs)</b>								
1 Credit Transfers - RTGS	1591.92	119.68	123.34	154.14	105599849	8651978	8366599	10196989
1.1 Customer Transactions	1573.47	118.09	122.28	152.92	91008367	7641700	7211162	8887546
1.2 Interbank Transactions	18.45	1.59	1.07	1.22	14591482	1010278	1155437	1309444
<b>II Retail</b>								
2 Credit Transfers - Retail	317851.82	20341.65	33866.22	36684.40	33522150	2499421	2707637	3029728
2.1 AePS (Fund Transfers) @	11.32	0.89	0.96	1.06	623	47	59	64
2.2 APBS \$	14372.99	1371.10	1343.10	1148.34	112747	11767	16261	8143
2.3 IMPS	32783.47	1989.12	2798.61	3038.45	2941500	206951	266289	284111
2.4 NACH Cr \$	16449.51	1337.21	1866.34	1498.12	1232714	112236	116463	92266
2.5 NEFT	30927.89	2274.01	2565.39	2923.27	25130910	1906586	1819459	2097771
2.6 UPI @	223306.64	13369.31	25291.82	28075.16	4103658	261835	489106	547373
2.6.1 of which USSD @	10.45	0.85	1.01	1.03	172	15	16	16
3 Debit Transfers and Direct Debits	10440.40	837.03	936.41	981.70	872399	70703	70589	86759
3.1 BHIM Aadhaar Pay @	160.84	14.67	17.29	17.66	2580	186	422	417
3.2 NACH Dr \$	9629.61	788.94	857.30	878.73	868906	70492	70069	86215
3.3 NETC (linked to bank account) @	649.96	33.42	61.82	85.31	913	25	98	128
4 Card Payments	57,841.30	4,250.89	3,980.67	4,563.57	12,93,080	90,484	96,102	1,14,340
4.1 Credit Cards	17,641.06	1,248.55	1,344.73	1,547.01	6,30,414	42,773	52,014	62,746
4.1.1 PoS based \$	8688.81	588.58	509.46	690.40	280769	19293	18477	23977
4.1.2 Others \$	8952.25	659.97	835.27	856.61	349645	23479	33537	38769
4.2 Debit Cards	40,200.24	3,002.34	2,635.94	3,016.56	662667	47711	44088	51594
4.2.1 PoS based \$	20805.24	1475.38	1197.18	1564.91	378044	25788	23019	29293
4.2.2 Others \$	19395.00	1526.95	1438.76	1451.65	284623	21923	21070	22300
5 Prepaid Payment Instruments	49,392.26	3,546.66	3,848.74	4,586.00	197695	14494	21509	18780
5.1 Wallets	39987.01	2905.67	3180.18	3911.95	152065	12132	14626	16088

5.2 Cards	9,405.25	640.98	668.56	674.05	45630	2362	6883	2692
5.2.1 PoS based \$	437.31	35.36	32.74	44.69	11639	710	1303	552
5.2.2 Others \$	8967.94	605.62	635.82	629.36	33992	1652	5580	2140
6 Paper-based Instruments	6,703.70	496.68	366.69	511.38	5627189	401666	341794	477430
6.1 CTS (NPCI Managed)	6702.53	496.37	366.69	511.38	5625941	401441	341794	477430
6.2 Others	1.17	0.32	0.00	0.00	1249	225	0	0
<b>Total - Retail Payments (2+3+4+5+6)</b>	<b>4,42,229.48</b>	<b>29,472.90</b>	<b>42,998.73</b>	<b>47,327.04</b>	<b>41512514</b>	<b>3076769</b>	<b>3237632</b>	<b>3727036</b>
<b>Total Payments (1+2+3+4+5+6)</b>	<b>4,43,821.40</b>	<b>29,592.58</b>	<b>43,122.08</b>	<b>47,481.18</b>	<b>147112363</b>	<b>11728746</b>	<b>11604231</b>	<b>13924026</b>
<b>Total Digital Payments (1+2+3+4+5)</b>	<b>4,37,117.70</b>	<b>29,095.89</b>	<b>42,755.39</b>	<b>46,969.80</b>	<b>141485173</b>	<b>11327080</b>	<b>11262437</b>	<b>13446596</b>

### PART II - Payment Modes and Channels

	Volume (lakh)				Value (₹ crore)			
	FY 2020-21	2020 June	2021 May	2021 June	FY 2020-21	2020 June	2021 May	2021 June
	1	2	4		1	2	4	
<b>A. Other Payment Channels</b>								
1 Mobile Payments (mobile app based)	255451.57	16188.00	29734.31	32126.98	9179707	599381	898224	1033422
1.1 Intra-bank \$	25,220.34	1,423.94	2,528.93	2,829.58	18,71,236	1,18,965	1,74,307	1,96,264
1.2 Inter-bank \$	2,30,231.22	14,764.06	27,205.39	29,297.41	73,08,472	4,80,416	7,23,917	8,37,159
2 Internet Payments (Netbanking / internet browser based) @	32493.63	2431.49	2336.06	2703.43	4,15,81,497	31,23,215	29,53,188	34,68,700
2.1 Intra-bank @	6,886.15	533.60	492.39	545.84	2,06,01,554	15,29,247	12,90,828	15,01,183
2.2 Inter-bank @	25,607.48	1,897.89	1,843.67	2,157.60	2,09,79,943	15,93,967	16,62,360	19,67,517
<b>B. ATMs</b>								
3. Cash Withdrawal at ATMs \$	60,905.79	4,716.58	4,169.98	4,739.69	2889825	229517	202854	228900
3.1 Using Credit Cards \$	51.41	3.23	3.65	4.31	2560	163	187	219
3.2 Using Debit Cards \$	60602.23	4698.45	4142.63	4735.38	2878025	228734	201978	228681
3.3 Using Pre-paid Cards \$	252.15	14.91	23.69	21.91	9239	620	690	734
4. Cash Withdrawal at PoS \$	394.60	29.42	20.81	7.03	1532	116	122	44
4.1 Using Debit Cards \$	353.33	27.82	18.08	7.03	1483	114	102	44
4.2 Using Pre-paid Cards \$	41.27	1.60	2.73	0.84	49	3	19	15
5. Cash Withdrawal at Micro ATMs @	9460.43	990.75	824.36	856.89	225420	19749	24138	24187
5.1 AePS @	9460.43	990.75	824.36	856.89	225420	19749	24138	24187

### PART III - Payment Infrastructures (lakh)

	As on	2020	2021	2021
	March 2021	June	May	June
	1	2	3	4
<b>Payment System Infrastructures</b>				
1 Number of Cards	9,602.51	9,027.03	9,647.02	9,688.24
1.1 Credit Cards	620.49	572.89	623.93	628.15
1.2 Debit Cards	8,982.02	8,454.14	9,023.09	9,060.08
2 Number of PPIs @	21,952.60	19,008.07	22,609.29	22,947.96
2.1 Wallets @	20,052.10	17,553.64	20,542.99	20,864.68

2.2 Cards @	1,900.51	1,454.43	2,066.30	2,083.28
3 Number of ATMs	2.39	2.34	2.40	2.40
3.1 Bank owned ATMs \$	2.14	2.10	2.15	2.14
3.2 White Label ATMs \$	0.25	0.24	0.26	0.26
4 Number of Micro ATMs @	4.04	2.96	4.25	4.54
5 Number of PoS Terminals	47.20	43.26	45.20	45.93
6 Bharat QR @	35.70	21.51	48.63	49.33
7 UPI QR *	925.22	-	981.82	1018.06

@: 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.