

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

| | Volume (lakh) | | | | Value (₹ crore) | | | |
|--|--------------------|------------------|------------------|------------------|---------------------|--------------------|--------------------|--------------------|
| | FY 2020-21 | 2020 Aug | 2021 July | 2021 August | FY 2020-21 | 2020 Aug | 2021 July | 2021 August |
| | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 |
| | | | | | | | | |
| A. Settlement Systems | | | | | | | | |
| Financial Market Infrastructures (FMIs) | | | | | | | | |
| 1 CCIL Operated Systems | 27.97 | 2.28 | 2.68 | 2.51 | 161943141 | 12576300 | 16798812 | 15362952 |
| 1.1 Govt. Securities Clearing | 11.55 | 0.96 | 0.98 | 0.96 | 110634315 | 8614891 | 11096031 | 10388877 |
| 1.1.1 Outright | 6.28 | 0.52 | 0.50 | 0.50 | 10032187 | 867395 | 744621 | 730532 |
| 1.1.2 Repo | 2.84 | 0.27 | 0.25 | 0.24 | 43751173 | 3793333 | 3802644 | 3479766 |
| 1.1.3 Tri-party Repo | 2.43 | 0.18 | 0.24 | 0.22 | 56850956 | 3954162 | 6548766 | 6178579 |
| 1.2 Forex Clearing | 16.04 | 1.28 | 1.64 | 1.48 | 48903961 | 3749569 | 5290626 | 4599545 |
| 1.3 Rupee Derivatives @ | 0.38 | 0.03 | 0.07 | 0.06 | 2404865 | 211840 | 412155 | 374530 |
| B. Payment Systems | | | | | | | | |
| I Financial Market Infrastructures (FMIs) | | | | | | | | |
| 1 Credit Transfers - RTGS | 1591.92 | 116.77 | 167.65 | 166.52 | 105599849 | 7292380 | 10741314 | 10164296 |
| 1.1 Customer Transactions | 1573.47 | 115.29 | 166.43 | 165.34 | 91008367 | 6382552 | 9288984 | 8940380 |
| 1.2 Interbank Transactions | 18.45 | 1.49 | 1.22 | 1.18 | 14591482 | 909828 | 1452331 | 1223916 |
| II Retail | | | | | | | | |
| 2 Credit Transfers - Retail | 317851.82 | 23968.09 | 41367.43 | 45370.66 | 33522150 | 2556825 | 3214817 | 3277624 |
| 2.1 AePS (Fund Transfers) @ | 11.32 | 0.89 | 1.03 | 1.05 | 623 | 46 | 61 | 61 |
| 2.2 APBS \$ | 14372.99 | 1196.39 | 1045.01 | 722.32 | 112747 | 8313 | 7952 | 10305 |
| 2.3 IMPS | 32783.47 | 2461.25 | 3524.64 | 3797.12 | 2941500 | 235137 | 311310 | 320203 |
| 2.4 NACH Cr \$ | 16449.51 | 1775.18 | 1171.72 | 2075.99 | 1232714 | 84468 | 85307 | 98119 |
| 2.5 NEFT | 30927.89 | 2346.09 | 3170.00 | 3218.73 | 25130910 | 1930552 | 2204303 | 2209818 |
| 2.6 UPI @ | 223306.64 | 16188.28 | 32455.02 | 35555.45 | 4103658 | 298308 | 605883 | 639117 |
| 2.6.1 of which USSD @ | 10.45 | 0.92 | 1.08 | 1.14 | 172 | 15 | 16 | 17 |
| 3 Debit Transfers and Direct Debits | 10440.40 | 857.28 | 986.32 | 1008.32 | 872399 | 67146 | 86503 | 85436 |
| 3.1 BHIM Aadhaar Pay @ | 160.84 | 19.50 | 17.49 | 21.99 | 2580 | 253 | 414 | 462 |
| 3.2 NACH Dr \$ | 9629.61 | 791.81 | 877.08 | 876.81 | 868906 | 66830 | 85980 | 84818 |
| 3.3 NETC (linked to bank account) @ | 649.96 | 45.96 | 91.75 | 109.52 | 913 | 63 | 109 | 155 |
| 4 Card Payments | 57,786.60 | 4,814.53 | 5,225.86 | 5,493.00 | 12,91,799 | 1,05,081 | 1,35,972 | 1,42,600 |
| 4.1 Credit Cards | 17,641.06 | 1,425.11 | 1,820.49 | 1,904.71 | 6,30,414 | 50,311 | 74,885 | 77,733 |
| 4.1.1 PoS based \$ | 8688.81 | 659.47 | 900.27 | 984.62 | 280769 | 21001 | 30498.08 | 32968.89 |
| 4.1.2 Others \$ | 8952.25 | 765.64 | 920.21 | 920.08 | 349645 | 29310 | 44386.68 | 44764.13 |
| 4.2 Debit Cards | 40,145.54 | 3,389.42 | 3,405.37 | 3,588.29 | 6,61,385 | 5,4770 | 6,1087 | 6,4867 |
| 4.2.1 PoS based \$ | 20773.50 | 1647.47 | 1901.64 | 2119.63 | 377630 | 29525 | 36764 | 41177 |
| 4.2.2 Others \$ | 19372.04 | 1741.95 | 1503.73 | 1468.66 | 283755 | 25245 | 24324 | 23690 |
| 5 Prepaid Payment Instruments | 49,392.29 | 4,932.61 | 4,959.07 | 5,185.79 | 1,97,696 | 1,6808 | 2,0806 | 2,2631 |
| 5.1 Wallets | 39987.01 | 3967.82 | 4079.19 | 4201.24 | 152065 | 13000 | 17053 | 17712 |
| 5.2 Cards | 9,405.28 | 964.79 | 879.89 | 984.54 | 45631 | 3808 | 3753 | 4919 |
| 5.2.1 PoS based \$ | 437.33 | 29.20 | 63.24 | 83.94 | 11639 | 737 | 683 | 1104 |
| 5.2.2 Others \$ | 8967.95 | 935.59 | 816.64 | 900.60 | 33992 | 3072 | 3070 | 3815 |
| 6 Paper-based Instruments | 6,703.70 | 519.83 | 596.11 | 588.62 | 5,62,719 | 4,25,462 | 5,53,256 | 5,33,903 |
| 6.1 CTS (NPCI Managed) | 6702.53 | 519.72 | 596.11 | 588.62 | 5,62,594 | 4,25,252 | 5,53,256 | 5,33,903 |
| 6.2 Others | 1.17 | 0.11 | 0.00 | 0.00 | 1249 | 210 | 0 | 0 |
| Total - Retail Payments (2+3+4+5+6) | 4,42,174.81 | 35,092.34 | 53,134.79 | 57,646.38 | 4,15,11,233 | 3,17,13,22 | 4,01,13,54 | 4,06,21,92 |
| Total Payments (1+2+3+4+5+6) | 4,43,766.73 | 35,209.11 | 53,302.44 | 57,812.90 | 14,71,11,082 | 10,46,37,02 | 14,75,26,68 | 14,22,64,88 |
| Total Digital Payments (1+2+3+4+5) | 4,37,063.03 | 34,689.28 | 52,706.33 | 57,224.28 | 14,14,83,892 | 10,03,82,40 | 14,19,94,11 | 13,69,25,86 |

| PART II - Payment Modes and Channels | | | | | | | | |
|---|---------------|-----------|-----------|-------------|-----------------|-----------|-----------|-------------|
| | Volume (lakh) | | | | Value (₹ crore) | | | |
| | FY 2020-21 | 2020 Aug | 2021 July | 2021 August | FY 2020-21 | 2020 Aug | 2021 July | 2021 August |
| | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 |
| A. Other Payment Channels | | | | | | | | |
| 1 Mobile Payments (mobile app based) | 258033.70 | 19962.77 | 37458.94 | 39030.52 | 9201212 | 678278 | 1149340 | 1136546 |
| 1.1 Intra-bank \$ | 25,220.71 | 1,736.72 | 3,134.21 | 3,244.31 | 18,71,390 | 1,40,148 | 2,10,636 | 2,01,775 |
| 1.2 Inter-bank \$ | 2,32,812.99 | 18,226.05 | 34,324.73 | 35,786.20 | 73,29,822 | 5,38,130 | 9,38,704 | 9,34,771 |
| 2 Internet Payments (Netbanking / internet browser based) @ | 32493.63 | 2651.34 | 3048.81 | 3134.32 | 4,15,81,497 | 30,06,656 | 37,10,473 | 36,88,425 |
| 2.1 Intra-bank @ | 6,886.15 | 557.18 | 606.23 | 603.29 | 2,06,01,554 | 14,94,618 | 16,25,684 | 16,36,328 |
| 2.2 Inter-bank @ | 25,607.48 | 2,094.17 | 2,442.58 | 2,531.03 | 2,09,79,943 | 15,12,038 | 20,84,788 | 20,52,097 |
| B. ATMs | | | | | | | | |
| 3. Cash Withdrawal at ATMs \$ | 60,905.81 | 4,862.15 | 5,378.72 | 5,688.70 | 28,89,826 | 2,36,446 | 2,54,880 | 2,62,881 |
| 3.1 Using Credit Cards \$ | 51.41 | 3.66 | 4.74 | 5.02 | 2560 | 184 | 235 | 248 |
| 3.2 Using Debit Cards \$ | 60602.23 | 4837.94 | 5348.70 | 5656.34 | 2878025 | 235550 | 253780 | 261683 |
| 3.3 Using Pre-paid Cards \$ | 252.17 | 20.55 | 25.28 | 27.34 | 9240 | 713 | 865 | 950 |
| 4. Cash Withdrawal at PoS \$ | 394.77 | 32.48 | 7.45 | 6.62 | 1533 | 134 | 62 | 70 |
| 4.1 Using Debit Cards \$ | 353.50 | 27.89 | 6.15 | 5.50 | 1484 | 129 | 43 | 42 |
| 4.2 Using Pre-paid Cards \$ | 41.27 | 4.60 | 1.30 | 1.12 | 49 | 5 | 19 | 28 |
| 5. Cash Withdrawal at Micro ATMs @ | 9460.43 | 814.30 | 869.89 | 1061.82 | 225420 | 19513 | 22973 | 26830 |
| 5.1 AePS @ | 9460.43 | 814.30 | 869.89 | 1061.82 | 225420 | 19513 | 22973 | 26830 |

| PART III - Payment Infrastructures (lakh) | | | | |
|---|------------|-----------|-----------|-----------|
| | As on | 2020 | 2021 | 2021 |
| | March 2021 | Aug | July | August |
| | 1 | 2 | 3 | 4 |
| Payment System Infrastructures | | | | |
| 1 Number of Cards | 9,602.51 | 9,132.03 | 9,694.51 | 9,777.46 |
| 1.1 Credit Cards | 620.49 | 578.31 | 634.14 | 639.34 |
| 1.2 Debit Cards | 8,982.02 | 8,553.73 | 9060.36 | 9138.11 |
| 2 Number of PPIs @ | 21,952.60 | 20,134.06 | 23,388.31 | 23,850.19 |
| 2.1 Wallets @ | 20,052.10 | 18,482.49 | 21,244.36 | 21,645.16 |
| 2.2 Cards @ | 1,900.51 | 1,651.58 | 2,143.95 | 2,205.02 |
| 3 Number of ATMs | 2.39 | 2.33 | 2.40 | 2.41 |
| 3.1 Bank owned ATMs \$ | 2.14 | 2.09 | 2.13 | 2.14 |
| 3.2 White Label ATMs \$ | 0.25 | 0.24 | 0.27 | 0.27 |
| 4 Number of Micro ATMs @ | 4.04 | 3.07 | 4.75 | 4.94 |
| 5 Number of PoS Terminals | 47.20 | 43.55 | 46.08 | 47.48 |
| 6 Bharat QR @ | 35.70 | 22.99 | 51.24 | 52.69 |
| 7 UPI QR * | 925.22 | - | 1070.08 | 1092.04 |

@: 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.