

Payment System Indicators

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

	Volume (lakh)				Value (₹ crore)			
	FY 2021-22	2021 June	2022 May	2022 June	FY 2021-22	2021 June	2022 May	2022 June
	1	2	3	4	1	2	3	4
A. Settlement Systems								
I Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	33.01	2.90	3.32	3.42	206873112	17144527	19742339	22912930
1.1 Govt. Securities Clearing	12.22	1.01	1.23	1.32	142072939	11317988	13110275	15445511
1.1.1 Outright	6.22	0.51	0.66	0.68	8793301	774292	832089	844409
1.1.2 Repo	3.08	0.27	0.31	0.34	51015712	4653921	4940038	5627915
1.1.3 Tri-party Repo	2.92	0.23	0.26	0.30	82263926	5889775	7338148	8973188
1.2 Forex Clearing	19.91	1.82	1.98	1.97	59775826	5408999	6039213	6778125
1.3 Rupee Derivatives @	0.88	0.07	0.11	0.13	5024347	417541	592851	689294
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	2078.39	154.14	195.72	194.42	128657516	10196989	11183947	12356054
1.1 Customer Transactions	2063.73	152.92	194.53	193.18	113319292	8887546	9851274	10840909
1.2 Interbank Transactions	14.66	1.22	1.19	1.24	15338225	1309444	1332673	1515145
II Retail								
2 Credit Transfers - Retail	577934.74	36684.40	72187.50	69921.27	42728006	3029728	4177865	4298158
2.1 AePS (Fund Transfers) @	9.76	1.06	0.58	0.62	575	64	36	37
2.2 APBS \$	12573.33	1148.34	2268.03	1222.24	133345	8143	41011	23010
2.3 IMPS	46625.25	3038.45	4848.13	4557.01	4171037	284111	452328	443776
2.4 NACH Cr \$	18757.82	1498.12	1794.53	1489.99	1281685	92266	97341	100909
2.5 NEFT	40407.29	2923.27	3813.34	4022.33	28725463	2097771	2546928	2716013
2.6 UPI @	459561.30	28075.16	59462.89	58629.08	8415900	547373	1040221	1014413
2.6.1 of which USSD @	11.99	1.03	1.00	0.99	177	16	14	12
3 Debit Transfers and Direct Debits	12189.49	981.70	1177.32	1225.96	1034444	86759	95542	100325
3.1 BHIM Aadhaar Pay @	227.73	17.66	17.81	39.82	6113	417	571	1049
3.2 NACH Dr \$	10754.74	878.73	1018.05	1048.14	1026641	86215	94752	99060
3.3 NETC (linked to bank account) @	1207.02	85.31	141.46	138.00	1689	128	218	216
4 Card Payments	61,782.93	4,493.75	5,698.25	5,378.79	1701851	113790	179520	169754
4.1 Credit Cards	22,398.82	1,547.01	2,378.03	2,279.46	971638	62746	113694	108752
4.1.1 PoS based \$	11124.59	690.40	1220.26	1210.51	380643	23977	42266	40466
4.1.2 Others \$	11274.23	856.61	1157.77	1068.95	590994	38769	71428	68286
4.2 Debit Cards	39,384.11	2,946.74	3,320.22	3,099.33	730213	51044	65827	61002
4.2.1 PoS based \$	22967.10	1505.09	2150.28	2012.90	451550	28743	44273	39877
4.2.2 Others \$	16417.00	1441.65	1169.94	1086.43	278663	22300	21554	21126
5 Prepaid Payment Instruments	65,782.75	4,585.92	6,529.11	6,258.03	279416	18657	25698	24738
5.1 Wallets	53013.86	3906.02	5198.06	4979.19	220183	15849	19616	18488
5.2 Cards	12,768.89	679.91	1,331.05	1,278.83	59233	2808	6082	6250
5.2.1 PoS based \$	1116.16	50.54	92.80	87.22	19546	667	1336	1301
5.2.2 Others \$	11652.73	629.36	1238.25	1191.62	39687	2140	4746	4949
6 Paper-based Instruments	6,999.12	511.38	590.44	593.72	6650333	477430	594562	599196
6.1 CTS (NPCI Managed)	6999.12	511.38	590.44	593.72	6650333	477430	594562	599196
6.2 Others	0.00	0.00	0.00	0.00	0	0	0	0
Total - Retail Payments (2+3+4+5+6)	7,24,689.03	47,257.15	86,182.62	83,377.76	52394049	3726363	5073187	5192171
Total Payments (1+2+3+4+5+6)	7,26,767.42	47,411.29	86,378.35	83,572.18	181051565	13923352	16257134	17548225
Total Digital Payments (1+2+3+4+5)	7,19,768.30	46,899.91	85,787.91	82,978.46	174401233	13445923	15662572	16949029

PART II - Payment Modes and Channels

	Volume (lakh)				Value (₹ crore)			
	FY 2021-22	2021 June	2022 May	2022 June	FY 2021-22	2021 June	2022 May	2022 June
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	5,07,531.37	32,127.11	64,186.29	62,579.11	1,49,73,395	10,33,735	17,53,658	17,14,907
1.1 Intra-bank \$	40,805.69	2,829.58	4,617.48	4,309.49	27,26,360	1,96,264	3,18,478	3,05,103
1.2 Inter-bank \$	4,66,725.68	29,297.53	59,568.81	58,269.61	1,22,47,035	8,37,471	14,35,180	14,09,804
2 Internet Payments (Netbanking / internet browser based) @	40,726.59	3,055.26	3,751.53	3,550.83	8,31,59,996	67,09,926	72,59,551	82,06,144
2.1 Intra-bank @	9,583.32	705.17	993.69	866.17	5,21,42,582	43,55,975	43,40,071	51,34,603
2.2 Inter-bank @	31,143.27	2,350.09	2,757.84	2,684.67	3,10,17,413	23,53,951	29,19,480	30,71,541
B. ATMs								
3. Cash Withdrawal at ATMs \$	65,287.63	4,761.69	5,872.27	5,734.36	31,11,948	2,29,638	2,80,267	2,71,368
3.1 Using Credit Cards \$	62.37	4.31	6.64	6.79	3,130	219	328	336
3.2 Using Debit Cards \$	64898.80	4735.38	5832.84	5694.37	30,97,741	2,28,681	2,78,833	2,69,936

3.3 Using Pre-paid Cards \$	326.45	22.00	32.79	33.20	11,076	738	1,106	1,096
4. Cash Withdrawal at PoS \$	91.17	7.87	2.23	2.30	728	59	22	22
4.1 Using Debit Cards \$	79.42	7.03	2.20	2.27	557	44	22	22
4.2 Using Pre-paid Cards \$	11.75	0.84	0.03	0.03	171	15	0	0
5. Cash Withdrawal at Micro ATMs @	11126.04	856.89	1073.66	1167.16	2,99,776	24,187	29,828	31,318
5.1 AePS @	11126.04	856.89	1073.66	1167.16	2,99,776	24,187	29,828	31,318

PART III - Payment Infrastructures (lakh)

	As on March	2021	2022	2022
	2022	June	May	June
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	9912.93	9684.46	10002.10	10004.74
1.1 Credit Cards	736.27	628.15	768.77	787.23
1.2 Debit Cards	9,176.66	9,056.31	9233.33	9217.52
2 Number of PPIs @	27,411.16	22,947.96	27,989.08	30,331.42
2.1 Wallets @	24,645.40	20,861.58	25,302.43	27,673.99
2.2 Cards @	2,765.76	2,086.38	2,686.65	2,657.43
3 Number of ATMs and CRMs	2.52	2.40	2.52	2.53
3.1 Bank owned ATMs\$ and CRMs#	2.20	2.14	2.20	2.20
3.2 White Label ATMs \$	0.31	0.26	0.32	0.33
4 Number of Micro ATMs @	7.81	4.54	8.81	9.40
5 Number of PoS Terminals	60.70	45.93	61.69	65.91
6 Bharat QR @	49.72	40.83	41.38	42.80
7 UPI QR *	1727.34	1026.76	1880.15	1951.71

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

#: Data reported by Co-operative Banks, LABs and RRBs included with effect from Dec 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.