

Payment System Indicators

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

	Volume (lakh)				Value (₹ crore)			
	FY 2021-22	2021 March	2022	2022	FY 2021-22	2021 March	2022	2022
			February	March			February	March
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	33.01	2.92	2.92	3.25	206873111	17383479	17994586	20588727
1.1 Govt. Securities Clearing	12.22	0.91	1.10	1.04	142072938	11182301	12914111	13682354
1.1.1 Outright	6.21	0.42	0.58	0.46	8793301	678873	721038	660443
1.1.2 Repo	3.09	0.26	0.25	0.30	51015712	4362390	4221392	5341282
1.1.3 Tri-party Repo	2.92	0.23	0.27	0.27	82263925	6141037	7971681	7680629
1.2 Forex Clearing	19.90	1.95	1.73	2.11	59775826	5828078	4540145	6232193
1.3 Rupee Derivatives @	0.88	0.06	0.10	0.11	5024347	373100	540330	674180
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	2078.39	202.35	180.29	230.04	128657517	12982215	10324618	14458955
1.1 Customer Transactions	2063.73	200.70	179.15	228.68	113319291	11427958	9277356	13069669
1.2 Interbank Transactions	14.66	1.65	1.13	1.36	15338225	1554257	1047262	1389286
II Retail								
2 Credit Transfers - Retail	577631.89	37208.51	55283.72	66272.08	42722829	4053907	3806375	5062364
2.1 AePS (Fund Transfers) @	9.76	1.16	0.51	0.56	575	72	28	35
2.2 APBS \$	12298.50	1128.83	629.87	1154.92	133052	11086	13043	15462
2.3 IMPS	46625.25	3631.44	4209.31	4920.01	4171038	327236	384404	462279
2.4 NACH Cr \$	18729.79	1648.84	1536.56	1825.88	1276801	164298	104998	131428
2.5 NEFT	40407.29	3481.39	3632.58	4314.20	28725463	3046329	2477059	3492578
2.6 UPI @	459561.30	27316.85	45274.89	54056.51	8415900	504886	826843	960582
2.6.1 of which USSD @	11.99	0.94	0.68	0.91	177	15	10	12
3 Debit Transfers and Direct Debits	12222.27	1038.84	1089.30	1136.67	1038335	86505	90746	98645
3.1 BHIM Aadhaar Pay @	227.73	12.92	15.23	19.47	6114	346	506	640
3.2 NACH Dr \$	10787.53	920.42	948.20	979.27	1030532	86005	90056	97801
3.3 NETC (linked to bank account) @	1207.01	105.50	125.87	137.93	1690	154	184	204
4 Card Payments	61,785.63	5,650.32	4,840.47	5,515.40	17,01,906	1,39,705	1,43,111	1,71,214
4.1 Credit Cards	22,398.82	1,887.27	1,884.24	2,237.51	9,71,632	72,319	86,041	1,07,101
4.1.1 PoS based \$	11124.59	1012.86	963.40	1134.33	380640	33286	32500	38773
4.1.2 Others \$	11274.23	874.41	920.84	1103.18	590992	39033	53541	68328
4.2 Debit Cards	39,386.81	3,763.05	2,956.23	3,277.89	730274	67386	57070	64113
4.2.1 PoS based \$	22969.81	2229.12	1845.45	2081.16	451611	42816	36376	40831
4.2.2 Others \$	16417.00	1533.93	1110.78	1196.73	278663	24570	20694	23282
5 Prepaid Payment Instruments	65,812.39	5,201.05	5,626.89	6567	293658	21372	24649	27865
5.1 Wallets	52683.01	4182.92	4386.09	5017	226645	14856	17259	20054
5.2 Cards	13,129.38	1,018.13	1,240.79	1550	67014	6516	7390	7811
5.2.1 PoS based \$	1066.47	59.48	126.61	165	18123	1453	3360	2860
5.2.2 Others \$	12062.91	958.65	1114.18	1385	48891	5063	4030	4951
6 Paper-based Instruments	6,999.12	806.59	581.98	702.93	6650332	722031	615321	694335
6.1 CTS (NPCI Managed)	6999.12	806.59	581.98	702.93	6650332	722031	615321	694335
6.2 Others	0.00	0.00	0.00	0.00	0	0	0	0
Total - Retail Payments (2+3+4+5+6)	7,24,451.31	49,905.31	67,422.35	80,194.17	52407061	5023520	4680202	6054424
Total Payments (1+2+3+4+5+6)	7,26,529.70	50,107.66	67,602.63	80,424.21	181064578	18005734	15004820	20513379
Total Digital Payments (1+2+3+4+5)	7,19,530.57	49,301.07	67,020.65	79,721.28	174414245	17283703	14389499	19819044

PART II - Payment Modes and Channels

	Volume (lakh)				Value (₹ crore)			
	FY 2021-22	2021 March	2022	2022	FY 2021-22	2021 March	2022	2022
			February	March			February	March
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	5,07,531.32	33,082.40	48,507.66	57,378.43	1,49,70,860	12,48,779	13,95,093	16,50,284
1.1 Intra-bank \$	40,805.67	4,852.88	3,626.98	4,218.03	27,23,849	2,70,764	246931	296045
1.2 Inter-bank \$	4,66,725.65	28,229.52	44,880.68	53,160.39	1,22,47,011	9,78,015	1148163	1354239
2 Internet Payments (Netbanking / internet browser based) @	35,786.53	3,390.80	2,817.31	3,574.14	4,98,10,853	49,76,087	38,47,497	85,20,751
2.1 Intra-bank @	7,034.34	707.26	554.77	654.75	2,31,95,249	23,55,028	1638166	5037166
2.2 Inter-bank @	28,752.20	2,683.55	2,262.54	2,919.39	2,66,15,604	26,21,059	2209331	3483584
B. ATMs								
3. Cash Withdrawal at ATMs \$	65,083.45	6,040.02	5,300.30	5,767.24	31,05,601	2,85,268	2,56,463	2,81,048
3.1 Using Credit Cards \$	62.37	5.92	5.29	6.80	3130	307	263.73	343.72
3.2 Using Debit Cards \$	64694.97	6007.92	5266.81	5728.28	3091415	283955	255218.18	279566.58
3.3 Using Pre-paid Cards \$	326.11	26.18	28.20	32.16	11056	1007	981	1138
4. Cash Withdrawal at PoS \$	92.26	22.38	2.46	2.79	806	119	39	57

4.1 Using Debit Cards \$	79.42	19.49	2.15	2.21	557	114	20.26	21.31
4.2 Using Pre-paid Cards \$	12.84	2.90	0.32	0.57	248	5	19	36
5. Cash Withdrawal at Micro ATMs @	11126.04	763.86	928.46	1032.68	299776	22276	24975	28479
5.1 AePS @	11126.04	763.86	928.46	1032.68	299776	22276	24975	28479

PART III - Payment Infrastructures (lakh)

	As on March	2021	2022	2022
	2022	March	February	March
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	9,912.93	9,602.51	10,067.74	9,912.93
1.1 Credit Cards	736.27	620.49	717.08	736.27
1.2 Debit Cards	9,176.66	8,982.02	9350.66	9176.66
2 Number of PPIs @	27,408.39	21,952.60	27,320.10	27,408.39
2.1 Wallets @	24,645.40	20,052.10	24,605.03	24,645.40
2.2 Cards @	2,762.98	1,900.51	2,715.07	2,762.98
3 Number of ATMs and CRMs	2.48	2.39	2.47	2.48
3.1 Bank owned ATMs\$ and CRMs#	2.17	2.14	2.16	2.17
3.2 White Label ATMs \$	0.32	0.25	0.31	0.32
4 Number of Micro ATMs @	7.81	4.04	7.16	7.81
5 Number of PoS Terminals	60.70	47.20	58.34	60.70
6 Bharat QR @	49.72	35.70	48.27	49.72
7 UPI QR *	1727.34	925.22	1600.19	1727.34

@: 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.