

Payment System Indicators

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

	Volume (lakh)				Value (₹ crore)			
	FY 2021-22	2021 May	2022	2022	FY 2021-22	2021 May	2022	2022
			April	May			April	May
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	33.01	2.08	3.06	3.32	206873112	14652880	18651860	19742339
1.1 Govt. Securities Clearing	12.22	0.89	1.08	1.23	142072939	9966087	11915370	13110275
1.1.1 Outright	6.22	0.47	0.59	0.66	8793301	710624	870328	832089
1.1.2 Repo	3.08	0.23	0.25	0.31	51015712	4280973	4315711	4940038
1.1.3 Tri-party Repo	2.92	0.19	0.23	0.26	82263926	4974490	6729332	7338148
1.2 Forex Clearing	19.91	1.14	1.87	1.98	59775826	4424858	6124936	6039213
1.3 Rupee Derivatives @	0.88	0.05	0.11	0.11	5024347	261935	611554	592851
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	2078.39	123.34	195.32	195.72	128657516	8366599	11097594	11183947
1.1 Customer Transactions	2063.73	122.28	194.11	194.53	113319292	7211162	9780600	9851274
1.2 Interbank Transactions	14.66	1.07	1.21	1.19	15338225	1155437	1316994	1332673
II Retail								
2 Credit Transfers - Retail	577934.74	33866.21	66747.57	72187.50	42728006	2707637	4050335	4177865
2.1 AePS (Fund Transfers) @	9.76	0.95	0.55	0.58	575	59	33	36
2.2 APBS \$	12573.33	1343.10	1119.53	2268.03	133345	16261	11118	41011
2.3 IMPS	46625.25	2798.61	4716.26	4848.13	4171037	266289	444670	452328
2.4 NACH Cr \$	18757.82	1866.34	1329.76	1794.53	1281685	116463	112354	97341
2.5 NEFT	40407.29	2565.39	3737.59	3813.34	28725463	1819459	2498587	2546928
2.6 UPI @	459561.30	25291.82	55843.88	59462.89	8415900	489106	983573	1040221
2.6.1 of which USSD @	11.99	1.01	0.86	1.00	177	16	12	14
3 Debit Transfers and Direct Debits	12189.49	936.41	1121.68	1177.32	1034444	70589	93616	95542
3.1 BHIM Aadhaar Pay @	227.73	17.29	16.76	17.81	6113	422	580	571
3.2 NACH Dr \$	10754.74	857.30	996.72	1018.05	1026641	70069	92902	94752
3.3 NETC (linked to bank account) @	1207.02	61.82	108.20	141.46	1689	98	135	218
4 Card Payments	61,782.93	3,901.33	5,541.17	5,698.18	1701851	95239	170521	179655
4.1 Credit Cards	22,398.82	1,344.73	2,229.30	2,377.95	971638	52014	105459	113696
4.1.1 PoS based \$	11124.59	509.46	1152.87	1220.24	380643	18477	39807	42266
4.1.2 Others \$	11274.23	835.27	1076.43	1157.71	590994	33537	65652	71430
4.2 Debit Cards	39,384.11	2,556.60	3,311.87	3,320.23	730213	43225	65062	65959
4.2.1 PoS based \$	22967.10	1127.84	2131.77	2150.28	451550	22195	43530	44306
4.2.2 Others \$	16417.00	1428.76	1180.10	1169.95	278663	21030	21532	21653
5 Prepaid Payment Instruments	65,812.39	3,880.40	6,551.30	6,652.60	293658	21509	27664	28257
5.1 Wallets	52683.01	3180.18	5036.15	5198.06	226645	14626	19360	19616
5.2 Cards	13,129.38	700.22	1,515.15	1,454.54	67014	6883	8305	8640
5.2.1 PoS based \$	1066.47	40.58	169.34	178.85	18123	1169	3183	3229
5.2.2 Others \$	12062.91	659.64	1345.81	1275.69	48891	5714	5121	5411
6 Paper-based Instruments	6,999.12	366.69	624.01	590.44	6650333	341794	670259	594562
6.1 CTS (NPCI Managed)	6999.12	366.69	624.01	590.44	6650333	341794	670259	594562
6.2 Others	0.00	0.00	0.00	0.00	0	0	0	0
Total - Retail Payments (2+3+4+5+6)	7,24,718.68	42,951.04	80,585.73	86,306.04	52408291	3236769	5012396	5075880
Total Payments (1+2+3+4+5+6)	7,26,797.07	43,074.39	80,781.06	86,501.76	181065807	11603368	16109991	16259827
Total Digital Payments (1+2+3+4+5)	7,19,797.94	42,707.70	80,157.05	85,911.32	174415475	11261574	15439731	15665265

PART II - Payment Modes and Channels

	Volume (lakh)				Value (₹ crore)			
	FY 2021-22	2021 May	2022	2022	FY 2021-22	2021 May	2022	2022
			April	May			April	May
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	5,07,531.37	29,734.31	59,767.19	64,186.29	1,49,73,395	8,98,224	16,83,381	17,53,658
1.1 Intra-bank \$	40,805.69	2,528.93	4,515.86	4,617.48	27,26,360	1,74,307	3,12,740	3,18,478
1.2 Inter-bank \$	4,66,725.68	27,205.39	55,251.33	59,568.81	1,22,47,035	7,23,917	13,70,640	14,35,180
2 Internet Payments (Netbanking / internet browser based) @	36,127.50	2,336.06	3,639.09	3,735.84	5,01,21,370	29,53,188	71,55,362	72,33,469
2.1 Intra-bank @	7,375.30	492.39	964.04	1,023.10	2,35,05,766	12,90,828	42,88,061	43,44,369
2.2 Inter-bank @	28,752.20	1,843.67	2,675.04	2,712.74	2,66,15,604	16,62,360	28,67,301	28,89,100
B. ATMs								
3. Cash Withdrawal at ATMs \$	65,287.28	4,169.98	5,834.29	5,872.26	31,11,927	2,02,854	2,86,411	2,80,266
3.1 Using Credit Cards \$	62.37	3.65	6.12	6.64	3,130	187	303	328
3.2 Using Debit Cards \$	64898.80	4142.63	5796.88	5832.83	30,97,741	2,01,978	2,85,011	2,78,833
3.3 Using Pre-paid Cards \$	326.11	23.69	31.28	32.79	11,056	690	1,097	1,106
4. Cash Withdrawal at PoS \$	92.26	20.81	2.74	2.65	806	122	54	53
4.1 Using Debit Cards \$	79.42	18.08	2.24	2.20	557	102	22	22
4.2 Using Pre-paid Cards \$	12.84	2.73	0.50	0.44	248	19	32	31
5. Cash Withdrawal at Micro ATMs @	11126.04	824.37	984.19	1073.66	2,99,776	24,138	27,824	29,828
5.1 AePS @	11126.04	824.37	984.19	1073.66	2,99,776	24,138	27,824	29,828

PART III - Payment Infrastructures (lakh)

	As on	2021	2022	2022
	March 2022	May	April	May
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	9912.93	9643.64	9956.84	10002.10
1.1 Credit Cards	736.27	623.93	751.66	768.77
1.2 Debit Cards	9,176.66	9,019.71	9205.18	9233.33
2 Number of PPIs @	27,403.54	22,609.29	27,405.90	27,692.16
2.1 Wallets @	24,645.39	20,542.99	24,748.38	25,005.51
2.2 Cards @	2,758.15	2,066.30	2,657.52	2,686.65
3 Number of ATMs and CRMs	2.48	2.40	2.51	2.52
3.1 Bank owned ATMs\$ and CRMs#	2.16	2.15	2.19	2.20
3.2 White Label ATMs \$	0.32	0.26	0.32	0.32
4 Number of Micro ATMs @	7.81	4.25	8.16	8.81
5 Number of PoS Terminals	60.70	45.20	61.26	61.69
6 Bharat QR @	49.72	40.22	40.90	41.38
7 UPI QR *	1727.34	990.22	1807.21	1880.15

@: 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.