

Payment System Indicators

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

	Volume (lakh)				Value (₹ crore)			
	FY 2021-22	2021	2022	2022	FY 2021-22	2021	2022	2022
		September	August	September		September	August	September
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	33.01	3.21	3.30	3.97	206873112	16683094	20028644	24321858
1.1 Govt. Securities Clearing	12.22	1.37	1.33	1.51	142072939	11404584	13493765	16060463
1.1.1 Outright	6.22	0.90	0.75	0.86	8793301	1127485	888832	1027326
1.1.2 Repo	3.08	0.25	0.32	0.36	51015712	3885956	5251883	6014630
1.1.3 Tri-party Repo	2.92	0.22	0.25	0.30	82263926	6391143	7353051	9018508
1.2 Forex Clearing	19.91	1.77	1.89	2.34	59775826	4826170	5970122	7499481
1.3 Rupee Derivatives @	0.88	0.07	0.09	0.11	5024347	452340	564757	761914
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	2078.39	174.57	188.08	198.30	128657516	11069631	11665583	13789637
1.1 Customer Transactions	2063.73	173.33	186.92	197.10	113319292	9838858	10274480	12094321
1.2 Interbank Transactions	14.66	1.24	1.16	1.20	15338225	1230773	1391103	1695316
II Retail								
2 Credit Transfers - Retail	577934.74	45720.72	77757.95	79564.55	42728006	3495969	4288963	4621357
2.1 AePS (Fund Transfers) @	9.76	0.98	0.54	0.55	575	57	30	32
2.2 APBS \$	12573.33	781.62	1162.46	1170.39	133345	6199	9662	12805
2.3 IMPS	46625.25	3848.84	4669.09	4622.31	4171037	324096	445989	454451
2.4 NACH Cr \$	18757.82	1171.57	1940.04	1630.85	1281685	91281	128480	114718
2.5 NEFT	40407.29	3359.54	4166.76	4332.45	28725463	2419688	2631639	2922913
2.6 UPI @	459561.30	36558.17	65819.06	67808.00	8415900	654648	1073162	1116438
2.6.1 of which USSD @	11.99	1.14	1.63	1.47	177	16	17	17
3 Debit Transfers and Direct Debits	12189.49	987.44	1247.15	1256.45	1034444	84660	102824	105856
3.1 BHIM Aadhaar Pay @	227.73	19.39	17.57	16.35	6113	440	516	516
3.2 NACH Dr \$	10754.74	878.31	1097.38	1113.20	1026641	84068	102100	105128
3.3 NETC (linked to bank account) @	1207.02	89.74	132.20	126.90	1689	152	209	211
4 Card Payments	61,782.93	5,337.50	5,481.30	5,363.24	17,01,851	1,42,817	1,74,516	1,83,981
4.1 Credit Cards	22,398.82	1,847.21	2,447.83	2,460.17	971638	80228	112358	122554
4.1.1 PoS based \$	11124.59	961.53	1330.54	1317.07	380643	31743	44943	45287
4.1.2 Others \$	11274.23	885.68	1117.30	1143.10	590994	48485	67414	77267
4.2 Debit Cards	39,384.11	3,490.29	3,033.47	2,903.07	730213	62589	62159	61427
4.2.1 PoS based \$	22967.10	2053.00	2009.83	1888.46	451550	38591	40552	38135
4.2.2 Others \$	16417.00	1437.29	1023.64	1014.61	278663	23998	21606	23292
5 Prepaid Payment Instruments	65,782.75	5,292.53	6,177.69	6,048.61	279416	24482	24625	24090
5.1 Wallets	53013.86	4242.67	4877.42	4706.99	220183	20230	18495	17915
5.2 Cards	12,768.89	1,049.86	1,300.27	1,341.62	59233	4252	6131	6175
5.2.1 PoS based \$	1116.16	133.71	83.90	79.41	19546	995	1177	1172
5.2.2 Others \$	11652.73	916.15	1216.37	1262.21	39687	3257	4953	5004
6 Paper-based Instruments	6,999.12	624.10	575.81	603.84	6650333	566468	548385	591106
6.1 CTS (NPCI Managed)	6999.12	624.10	575.81	603.84	6650333	566468	548385	591106
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	57,962.28	91,239.89	92,836.69	52394049	4314396	5139314	5526390
Total Payments (1+2+3+4+5+6)	7,26,767.42	58,136.85	91,427.97	93,034.99	181051565	15384027	16804896	19316027
Total Digital Payments (1+2+3+4+5)	7,19,768.30	57,512.75	90,852.16	92,431.15	174401233	14817559	16256512	18724921

PART II - Payment Modes and Channels

	Volume (lakh)				Value (₹ crore)			
	FY 2021-22	2021	2022	2022	FY 2021-22	2021	2022	2022
		September	August	September		September	August	September
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	5,06,842.31	39,989.49	72,227.76	72,863.54	1,49,61,371	11,78,882	18,27,748	18,82,968
1.1 Intra-bank \$	40,805.69	3,358.50	6,590.62	5,133.31	27,26,363	2,18,049	3,63,782	3,48,417
1.2 Inter-bank \$	4,66,036.62	36,630.99	65,637.14	67,730.23	1,22,35,007	9,60,832	14,63,966	15,34,550
2 Internet Payments (Netbanking / internet browser based) @	40,726.59	3,646.48	3,537.74	3,585.44	8,31,59,996	68,27,521	73,51,640	84,33,347
2.1 Intra-bank @	9,583.32	844.78	932.41	918.60	5,21,42,582	42,14,062	43,04,970	49,85,305
2.2 Inter-bank @	31,143.27	2,801.70	2,605.33	2,666.84	3,10,17,413	26,13,459	30,46,670	34,48,042
B. ATMs								
3. Cash Withdrawal at ATMs \$	65,240.43	5,540.66	5,766.61	5,725.75	31,11,946	2,57,941	2,68,788	2,65,244
3.1 Using Credit Cards \$	62.37	4.98	7.46	7.24	3,130	249	359	352
3.2 Using Debit Cards \$	64851.61	5508.82	5723.84	5684.15	30,97,739	2,56,767	2,67,289	2,63,765
3.3 Using Pre-paid Cards \$	326.45	26.86	35.31	34.36	11,076	925	1,141	1,127
4. Cash Withdrawal at PoS \$	91.17	5.90	2.19	2.71	728	64	21	34
4.1 Using Debit Cards \$	79.42	5.08	2.16	2.67	557	40	21	34
4.2 Using Pre-paid Cards \$	11.75	0.82	0.03	0.04	171	23	0	0
5. Cash Withdrawal at Micro ATMs @	11126.04	888.88	1021.48	1004.99	2,99,776	22,793	26,193	26,097
5.1 AePS @	11126.04	888.88	1021.48	1004.99	2,99,776	22,793	26,193	26,097

PART III - Payment Infrastructures (lakh)

	As on March	2021	2022	2022
	2022	September	August	September
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	9912.93	9844.09	10130.17	10162.40
1.1 Credit Cards	736.27	650.25	779.91	777.02
1.2 Debit Cards	9,176.66	9,193.84	9350.26	9385.38
2 Number of PPIs @	15,553.69	13,979.08	15,661.77	15,842.95
2.1 Wallets @	12,787.93	11,714.34	12,948.75	13,106.33
2.2 Cards @	2,765.76	2,264.74	2,713.02	2,736.62
3 Number of ATMs and CRMs	2.52	2.41	2.54	2.55
3.1 Bank owned ATMs\$ and CRMs#	2.20	2.13	2.20	2.20
3.2 White Label ATMs \$	0.31	0.28	0.34	0.35
4 Number of Micro ATMs @	9.16	6.50	11.71	12.39
5 Number of PoS Terminals	60.70	49.77	70.58	70.35
6 Bharat QR @	49.72	43.74	47.49	48.64
7 UPI QR *	1727.34	1205.19	2092.54	2164.30

@: 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.