

Payment System Indicators

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

	Volume (lakh)				Value (₹ crore)			
	FY 2021-22	2021 April	2022 March	2022 April	FY 2021-22	2021 April	2022 March	2022 April
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	33.01	2.36	3.25	3.06	206873112	15138384	20588727	18651860
1.1 Govt. Securities Clearing	12.22	0.83	1.04	1.08	142072939	9963717	13682354	11915370
1.1.1 Outright	6.22	0.41	0.46	0.59	8793301	739674	660443	870328
1.1.2 Repo	3.08	0.21	0.30	0.25	51015712	3829853	5341282	4315711
1.1.3 Tri-party Repo	2.92	0.20	0.27	0.23	82263926	5394189	7680629	6729332
1.2 Forex Clearing	19.91	1.49	2.11	1.87	59775826	4913256	6232193	6124936
1.3 Rupee Derivatives @	0.88	0.05	0.11	0.11	5024347	261411	674180	611554
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	2078.39	151.52	230.04	195.32	128657516	8802868	14458955	11097594
1.1 Customer Transactions	2063.73	150.19	228.68	194.11	113319292	7555042	13069669	9780600
1.2 Interbank Transactions	14.66	1.33	1.36	1.21	15338225	1247825	1389286	1316994
II Retail								
2 Credit Transfers - Retail	577631.89	34506.22	66272.08	66747.57	42722828	2946342	5062364	4050335
2.1 AePS (Fund Transfers) @	9.76	0.94	0.56	0.55	575	61	35	33
2.2 APBS \$	12298.50	972.73	1154.92	1119.53	133052	5383	15462	11118
2.3 IMPS	46625.25	3229.68	4920.01	4716.26	4171037	299542	462279	444670
2.4 NACH Cr \$	18729.79	1029.55	1825.88	1329.76	1276801	101457	131428	112354
2.5 NEFT	40407.29	2862.71	4314.20	3737.59	28725463	2046235	3492578	2498587
2.6 UPI @	459561.30	26410.61	54056.51	55843.88	8415900	493664	960582	983573
2.6.1 of which USSD @	11.99	0.96	0.91	0.86	177	15	12	12
3 Debit Transfers and Direct Debits	12222.27	961.29	1136.67	1121.68	1038334	79291	98645	93616
3.1 BHIM Aadhaar Pay @	227.73	13.88	19.47	16.76	6113	377	640	580
3.2 NACH Dr \$	10787.53	854.05	979.27	996.72	1030531	78776	97801	92902
3.3 NETC (linked to bank account) @	1207.02	93.36	137.93	108.20	1689	139	204	135
4 Card Payments	61,782.93	4,788.55	5,512.70	5,541.17	17,01,851	1,15,232	1,71,159	1,70,521
4.1 Credit Cards	22,398.82	1,575.32	2,237.51	2,229.30	9,71,638	59,049	1,07,107	1,05,459
4.1.1 PoS based \$	11124.59	782.31	1134.33	1152.87	380643	26314	38777	39807
4.1.2 Others \$	11274.23	793.00	1103.18	1076.43	590994	32735	68330	65652
4.2 Debit Cards	39,384.11	3,213.23	3,275.19	3,311.87	730213	56183	64052	65062
4.2.1 PoS based \$	22967.10	1794.37	2078.45	2131.77	451550	35621	40770	43530
4.2.2 Others \$	16417.00	1418.86	1196.73	1180.10	278663	20562	23282	21532
5 Prepaid Payment Instruments	65,812.39	4,800.66	6,567.09	6,551.30	293658	22148	27865	27664
5.1 Wallets	52683.01	3963.08	5016.86	5036.15	226645	14421	20054	19360
5.2 Cards	13,129.38	837.58	1,550.23	1,515.15	67014	7727	7811	8305
5.2.1 PoS based \$	1066.47	50.39	164.77	169.34	18123	1517	2860	3183
5.2.2 Others \$	12062.91	787.19	1385.46	1345.81	48891	6209	4951	5121
6 Paper-based Instruments	6,999.12	557.79	702.93	624.01	6650333	553322	694335	670259
6.1 CTS (NPCI Managed)	6999.12	557.79	702.93	624.01	6650333	553322	694335	670259
6.2 Others	0.00	0.00	0.00	0.00	0	0	0	0
Total - Retail Payments (2+3+4+5+6)	7,24,448.61	45,614.50	80,191.47	80,585.73	52407004	3716336	6054368	5012396
Total Payments (1+2+3+4+5+6)	7,26,527.00	45,766.02	80,421.51	80,781.06	181064521	12519204	20513323	16109991
Total Digital Payments (1+2+3+4+5)	7,19,527.88	45,208.23	79,718.58	80,157.05	174414188	11965881	19818988	15439731

PART II - Payment Modes and Channels

	Volume (lakh)				Value (₹ crore)			
	FY 2021-22	2021 April	2022 March	2022 April	FY 2021-22	2021 April	2022 March	2022 April
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	5,07,531.37	32,494.77	57,378.44	59,767.47	1,49,73,395	10,06,256	16,52,795	16,83,493
1.1 Intra-bank \$	40,805.69	2,563.99	4,218.03	4,515.92	27,26,360	1,91,178	2,98,556	3,12,756
1.2 Inter-bank \$	4,66,725.68	29,930.78	53,160.40	55,251.55	1,22,47,035	8,15,078	13,54,239	13,70,737
2 Internet Payments (Netbanking / internet browser based) @	36,127.50	2,682.48	3,915.10	3,639.09	5,01,21,370	31,80,133	88,31,268	71,55,362
2.1 Intra-bank @	7,375.30	567.04	995.71	964.04	2,35,05,766	13,52,169	53,47,683	42,88,061
2.2 Inter-bank @	28,752.20	2,115.44	2,919.39	2,675.04	2,66,15,604	18,27,964	34,83,584	28,67,301
B. ATMs								
3. Cash Withdrawal at ATMs \$	65,287.28	5,256.36	5,971.07	5,834.29	31,11,927	2,55,527	2,87,374	2,86,411
3.1 Using Credit Cards \$	62.37	5.09	6.80	6.12	3,130	258	344	303
3.2 Using Debit Cards \$	64898.80	5226.23	5932.11	5796.88	30,97,741	2,54,397	2,85,893	2,85,011
3.3 Using Pre-paid Cards \$	326.11	25.03	32.16	31.28	11,056	871	1,138	1,097

