

Payment System Indicators								
PART I - Payment System Indicators - Payment & Settlement System Statistics								
	Volume (lakh)				Value (₹ crore)			
	FY 2023-24	2023 April	2024 March	2024 April	FY 2023-24	2023 April	2024 March	2024 April
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	43.04	3.21	3.48	3.53	259206893	20115131	21627756	22115118
1.1 Govt. Securities Clearing	16.80	1.32	1.14	1.25	170464587	13093142	13374679	14132535
1.1.1 Outright	9.51	0.79	0.60	0.68	13463848	1158660	981057	1023439
1.1.2 Repo	4.94	0.36	0.35	0.38	76718788	6633808	6226720	6510577
1.1.3 Tri-party Repo	2.35	0.17	0.19	0.19	80281951	5300674	6166902	6598519
1.2 Forex Clearing	24.92	1.79	2.27	2.17	80984671	6450151	7795104	7343662
1.3 Rupee Derivatives @	1.31	0.09	0.07	0.11	7757636	571838	457973	638922
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	2700.16	201.57	278.47	235.59	170886670	11876806	18128366	14433296
1.1 Customer Transactions	2686.04	200.44	277.25	234.46	152406168	10452024	16588625	12800746
1.2 Interbank Transactions	14.12	1.13	1.22	1.12	18480503	1424781	1539741	1632550
II Retail								
2 Credit Transfers - Retail	1486106.89	100492.45	152969.08	149083.29	67542859	4834441	7152557	5845989
2.1 AePS (Fund Transfers) @	3.92	0.36	0.34	0.29	261	25	22	19
2.2 APBS \$	25888.17	1066.77	3014.53	2535.32	390743	19744	44707	36959
2.3 IMPS	60053.35	4957.93	5806.36	5503.65	6495652	521050	634706	592279
2.4 NACH Cr \$	16227.27	1009.42	1808.71	964.06	1525104	117079	173928	121718
2.5 NEFT	72639.50	4825.37	7939.10	7040.03	39136014	2761038	4320840	3130549
2.6 UPI @	1311294.68	88632.60	134400.04	133039.94	19995086	1415505	1978353	1964465
2.6.1 of which USSD @	26.19	1.64	1.78	1.52	352	19	20	18
3 Debit Transfers and Direct Debits	18249.53	1398.58	1661.00	1644.10	1687658	120185	165047	159006
3.1 BHIM Aadhaar Pay @	193.59	16.09	22.68	20.50	6112	604	584	563
3.2 NACH Dr \$	16426.49	1242.93	1492.00	1494.37	1678769	119338	164223	158223
3.3 NETC (linked to bank account) @	1629.45	139.56	146.32	129.23	2777	243	240	220
4 Card Payments	58469.79	4887.94	5034.13	4960.12	2423563	187396	209208	200409
4.1 Credit Cards	35610.15	2592.55	3439.38	3441.51	1831134	132769	164459	156498
4.1.1 PoS based \$	18614.08	1408.20	1800.04	1843.36	651911	51624	60378	61982
4.1.2 Others \$	16996.08	1184.35	1639.34	1598.15	1179223	81144	104081	94516
4.2 Debit Cards	22859.64	2295.38	1594.75	1518.61	592429	54627	44749	43911
4.2.1 PoS based \$	16477.95	1633.96	1163.77	1126.33	393589	37647	29309	30022
4.2.2 Others \$	6381.69	661.43	430.98	392.28	198840	16980	15440	13889
5 Prepaid Payment Instruments	78775.40	6442.16	5804.85	5288.79	283048	22634	18200	14964
5.1 Wallets	63256.69	5153.28	4489.88	3993.29	234353	18901	13741	10507
5.2 Cards	15518.71	1288.88	1314.97	1295.49	48695	3733	4459	4457
5.2.1 PoS based \$	8429.87	676.69	699.02	695.13	11247	1079	964	962
5.2.2 Others \$	7088.84	612.19	615.95	600.37	37447	2653	3495	3495
6 Paper-based Instruments	6632.10	554.06	585.31	525.73	7212333	639281	688745	667829
6.1 CTS (NPCI Managed)	6632.10	554.06	585.31	525.73	7212333	639281	688745	667829
6.2 Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Retail Payments (2+3+4+5+6)	1648233.71	113775.18	166054.37	161502.02	79149461	5803936	8233757	6888198
Total Payments (1+2+3+4+5+6)	1650933.88	113976.75	166332.85	161737.61	250036131	17680742	26362123	21321494
Total Digital Payments (1+2+3+4+5)	1644301.78	113422.69	165747.54	161211.88	242823799	17041461	25673378	20653665
PART II - Payment Modes and Channels								
	Volume (lakh)				Value (₹ crore)			
	FY 2023-24	2023 April	2024 March	2024 April	FY 2023-24	2023 April	2024 March	2024 April
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	1252599.21	83357.17	128625.58	128494.90	30687088	2154813	3131961	2993588
1.1 Intra-bank \$	83000.56	5789.55	8771.04	8743.81	5676805	402248	602816	566077
1.2 Inter-bank \$	1169598.65	77567.62	119854.54	119751.09	25010283	1752564	2529145	2427511
2 Internet Payments (Netbanking / internet browser based) @	45034.98	3406.05	4250.54	3756.42	102117736	7036658	10374045	8806290
2.1 Intra-bank @	12033.28	855.07	1142.99	964.52	53247042	3713764	5235835	4498614
2.2 Inter-bank @	33001.71	2550.98	3107.55	2791.90	48870694	3322894	5138210	4307676
B. ATMs								
3. Cash Withdrawal at ATMs \$	66440.72	5707.20	5563.96	5240.40	3259388	282873	278271	265905
3.1 Using Credit Cards \$	95.80	7.49	8.83	9.07	4648	357	446	458
3.2 Using Debit Cards \$	66001.01	5667.31	5528.63	5207.60	3241538	281248	276714	264457
3.3 Using Pre-paid Cards \$	343.90	32.40	26.50	23.73	13202	1269	1111	990
4. Cash Withdrawal at PoS \$	15.18	2.11	0.53	0.52	148	21	5	5
4.1 Using Debit Cards \$	15.06	2.09	0.51	0.50	147	21	5	5
4.2 Using Pre-paid Cards \$	0.12	0.02	0.02	0.02	1	0	0	0
5. Cash Withdrawal at Micro ATMs @	11754.95	998.82	1059.56	919.05	314003	28954	27303	24502
5.1 AePS @	11754.95	998.82	1059.56	919.05	314003	28954	27303	24502

PART III - Payment Infrastructures (lakh)				
	As on March	2023	2024	2024
	2024	April	March	April
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	10667.22	10535.25	10667.22	10719.55
1.1 Credit Cards	1018.03	865.13	1018.03	1025.40
1.2 Debit Cards	9649.19	9670.12	9649.19	9694.15
2 Number of PPIs @	16743.63	16585.84	16743.63	14716.82
2.1 Wallets @	13381.80	13338.66	13381.80	11294.83
2.2 Cards @	3361.82	3247.17	3361.82	3421.99
3 Number of ATMs and CRMs	2.58	2.55	2.58	2.57
3.1 Bank owned ATMs\$ and CRMs#	2.23	2.19	2.23	2.23
3.2 White Label ATMs \$	0.35	0.36	0.35	0.35
4 Number of Micro ATMs @	17.55	14.28	17.55	17.37
5 Number of PoS Terminals	89.03	78.37	89.03	88.39
6 Bharat QR @	62.50	54.36	62.50	60.59
7 UPI QR *	3462.03	2609.08	3462.03	3195.01

PART IV - Payment Modes and Channels (International)				
	Details of International transactions done using cards (credit, debit and PPI) issued in India			
	Volume (lakh)		Value (₹ crore)	
	2024	2024	2024	2024
	March	April	March	April
1. Card Payments	98.62	98.04	7718	7915
1.1 Credit Cards	62.55	62.21	5734	5870
1.1.1 PoS based	23.27	24.29	1727	1719
1.1.2 Online	39.27	37.92	4006	4151
1.2 Debit Cards	36.07	35.83	1984	2045
1.2.1 PoS based	14.88	15.82	683	702
1.2.2 Online	21.19	20.01	1301	1343
2. Prepaid Payment Instruments	27.27	27.34	1058	1081
2.1 PoS based	23.44	23.74	836	854
2.2 Online	3.83	3.60	222	227
3. Cash Withdrawal at ATMs	6.64	6.51	1558	1499
3.1 Using Credit Cards	0.41	0.40	70	67
3.2 Using Debit Cards	4.45	4.38	873	854
3.3 Using PPIs	1.78	1.72	616	578
Total International Payments	132.53	131.89	10334	10495

PART V - Domestic Payment Frauds				
	Volume (Lakh)	Value (Crore)	One in every X payment transaction fraudulent	FTS (Fraud / Payment Value * 10000)
September 2022	1.71	249	58177.41	0.127 bps
October 2022	1.79	220	59533.35	0.127 bps
November 2022	2.06	257	50620.69	0.143 bps
December 2022	1.54	204	72426.75	0.103 bps
January 2023	1.57	195	71681.44	0.106 bps
February 2023	2.29	317	47018.00	0.177 bps
March 2023	2.25	333	53907.48	0.142 bps
April 2023	1.75	273	68927.36	0.152 bps
May 2023	2.03	285	63051.71	0.147 bps
June 2023	1.74	265	72554.96	0.128 bps
July 2023	2.24	286	59898.87	0.146 bps
August 2023	2.40	320	58391.71	0.157 bps
September 2023	2.52	366	55057.76	0.174 bps
October 2023	2.23	335	66950.05	0.164 bps
November 2023	2.57	428	57618.81	0.209 bps
December 2023	2.92	432	53327.09	0.187 bps
January 2024	2.69	435	56335.82	0.207 bps
February 2024	2.53	503	59915.32	0.239 bps
March 2024	2.57	471	67394.38	0.177 bps
April 2024	2.38	414	70681.81	0.191 bps

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.

5. Data on domestic payment fraud statistics as reported by Scheduled Commercial Banks (excluding RRBs), Non-bank PPI issuers and Non-bank Credit Card issuers in CPFIR (Central Payments Fraud Information Registry).

6. Data does not include attempts to perpetrate frauds.