

Payment System Indicators

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

	Volume (lakh)				Value (₹ crore)			
	FY 2023-24	2023 May	2024 April	2024 May	FY 2023-24	2023 May	2024 April	2024 May
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	43.04	4.03	3.53	4.07	259206893	22537634	22115118	22018913
1.1 Govt. Securities Clearing	16.80	1.63	1.25	1.60	170464587	15227196	14132535	14632648
1.1.1 Outright	9.51	0.98	0.68	0.98	13463848	1326724	1023439	1363203
1.1.2 Repo	4.94	0.45	0.38	0.43	76718788	7732270	6510577	6669493
1.1.3 Tri-party Repo	2.35	0.20	0.19	0.19	80281951	6168201	6598519	6599952
1.2 Forex Clearing	24.92	2.23	2.17	2.37	80984671	6189356	7343662	6780829
1.3 Rupee Derivatives @	1.31	0.17	0.11	0.10	7757636	1121082	638922	605436
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	2700.16	220.46	235.59	249.71	170886670	12882587	14433296	15186947
1.1 Customer Transactions	2686.04	219.21	234.46	248.49	152406168	11413321	12800746	13559606
1.2 Interbank Transactions	14.12	1.25	1.12	1.22	18480503	1469266	1632550	1627340
II Retail								
2 Credit Transfers - Retail	1486106.89	107130.93	149083.29	156773.59	67542859	5196720	5845989	6279019
2.1 AePS (Fund Transfers) @	3.92	0.34	0.29	0.31	261	23	19	18
2.2 APBS \$	25888.17	1838.94	2535.32	2295.50	390743	31424	36959	37499
2.3 IMPS	60053.35	5015.49	5503.65	5576.99	6495652	527558	592279	606167
2.4 NACH Cr \$	16227.27	1227.66	964.06	1074.61	1525104	122239	121718	132404
2.5 NEFT	72639.50	4896.66	7040.03	7467.75	39136014	3026331	3130549	3457995
2.6 UPI @	1311294.68	94151.85	133039.94	140358.43	19995086	1489145	1964465	2044937
2.6.1 of which USSD @	26.19	1.75	1.52	1.62	352	21	18	17
3 Debit Transfers and Direct Debits	18249.53	1457.43	1644.10	1698.67	1687658	125654	159006	167035
3.1 BHIM Aadhaar Pay @	193.59	15.45	20.50	19.33	6112	535	563	506
3.2 NACH Dr \$	16426.49	1288.88	1494.37	1539.23	1678769	124864	158223	166305
3.3 NETC (linked to bank account) @	1629.45	153.10	129.23	140.11	2777	256	220	225
4 Card Payments	58469.79	4974.51	4960.12	5105.17	2423563	193436	200409	208520
4.1 Credit Cards	35610.15	2734.74	3441.51	3601.36	1831134	140660	156498	164955
4.1.1 PoS based \$	18614.08	1419.98	1843.36	1906.58	651911	50811	61982	63831
4.1.2 Others \$	16996.08	1314.76	1598.15	1694.78	1179223	89849	94516	101124
4.2 Debit Cards	22859.64	2239.77	1518.61	1503.82	592429	52776	43911	43565
4.2.1 PoS based \$	16477.95	1592.87	1126.33	1114.38	393589	35589	30022	29772
4.2.2 Others \$	6381.69	646.89	392.28	389.44	198840	17187	13889	13793
5 Prepaid Payment Instruments	78775.40	7064.30	5288.79	5496.00	283048	24240	14964	16697
5.1 Wallets	63256.69	5669.85	3993.29	4204.49	234353	20339	10507	11566
5.2 Cards	15518.71	1394.45	1295.49	1291.51	48695	3901	4457	5131
5.2.1 PoS based \$	8429.87	721.63	695.13	689.94	11247	1190	962	1027
5.2.2 Others \$	7088.84	672.82	600.37	601.57	37447	2711	3495	4104
6 Paper-based Instruments	6632.10	572.39	525.73	524.39	7212333	627772	667829	611518
6.1 CTS (NPCI Managed)	6632.10	572.39	525.73	524.39	7212333	627772	667829	611518
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	121199.56	161502.02	169597.82	79149461	6167822	6888198	7282789
Total Payments (1+2+3+4+5+6)	1650933.88	121420.02	161737.61	169847.53	250036131	19050409	21321494	22469736
Total Digital Payments (1+2+3+4+5)	1644301.78	120847.63	161211.88	169323.14	242823799	18422637	20653665	21858218

PART II - Payment Modes and Channels

	Volume (lakh)				Value (₹ crore)			
	FY 2023-24	2023 May	2024 April	2024 May	FY 2023-24	2023 May	2024 April	2024 May
	1	2	3	4	1	2	3	4

A. Other Payment Channels								
1 Mobile Payments (mobile app based)	1252599.21	87100.70	128494.90	134522.21	30687088	2268479	2993601	3126317
1.1 Intra-bank \$	83000.56	6127.73	8743.81	9224.51	5676805	424314	566077	585196
1.2 Inter-bank \$	1169598.65	80972.97	119751.09	125297.71	25010283	1844165	2427524	2541120
2 Internet Payments (Netbanking / internet browser based) @	45034.98	3598.99	3756.42	3771.12	102117736	7800962	8807528	8705212
2.1 Intra-bank @	12033.28	916.90	964.52	1010.25	53247042	4116658	4498614	4276566
2.2 Inter-bank @	33001.71	2682.09	2791.90	2760.86	48870694	3684304	4308914	4428645
B. ATMs								
3. Cash Withdrawal at ATMs \$	66440.72	5694.72	5240.40	5166.41	3259388	279621	265905	260240
3.1 Using Credit Cards \$	95.80	7.73	9.07	8.63	4648	366	458	441
3.2 Using Debit Cards \$	66001.01	5655.91	5207.60	5133.52	3241538	278080	264457	258785
3.3 Using Pre-paid Cards \$	343.90	31.09	23.73	24.26	13202	1175	990	1014
4. Cash Withdrawal at PoS \$	15.18	2.33	0.52	0.33	148	23	5	3
4.1 Using Debit Cards \$	15.06	2.31	0.50	0.31	147	23	5	3
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	979.64	919.05	879.79	314003	27469	24502	22804
5.1 AePS @	11754.95	979.64	919.05	879.79	314003	27469	24502	22804

PART III - Payment Infrastructures (lakh)				
	As on	2023	2024	2024
	March 2024	May	April	May
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	10667.22	10616.74	10719.55	10780.74
1.1 Credit Cards	1018.03	877.47	1025.40	1033.00
1.2 Debit Cards	9649.19	9739.26	9694.15	9747.74
2 Number of PPIs @	16743.63	16638.55	14716.82	14829.77
2.1 Wallets @	13381.80	13373.56	11294.83	11302.14
2.2 Cards @	3361.82	3264.98	3421.99	3527.63
3 Number of ATMs and CRMs	2.58	2.56	2.57	2.57
3.1 Bank owned ATMs\$ and CRMs#	2.23	2.20	2.23	2.22
3.2 White Label ATMs \$	0.35	0.36	0.35	0.36
4 Number of Micro ATMs @	17.55	14.66	17.37	15.62
5 Number of PoS Terminals	89.03	79.61	88.39	88.04
6 Bharat QR @	62.50	55.45	60.73	61.21
7 UPI QR *	3462.03	2667.57	3195.01	3300.27

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
	April	May	April	May
1. Card Payments	98.04	117.22	7915	9649
1.1 Credit Cards	62.21	76.62	5870	7276
1.1.1 PoS based	24.29	33.44	1719	2466
1.1.2 Online	37.92	43.18	4151	4809
1.2 Debit Cards	35.83	40.60	2045	2374
1.2.1 PoS based	15.82	19.40	702	928
1.2.2 Online	20.01	21.20	1343	1446
2. Prepaid Payment Instruments	27.34	37.82	1081	1585
2.1 PoS based	23.74	33.48	854	1306
2.2 Online	3.60	4.35	227	280
3. Cash Withdrawal at ATMs	6.51	7.11	1499	1662
3.1 Using Credit Cards	0.40	0.45	67	81

3.2 Using Debit Cards	4.38	4.65	854	898
3.3 Using PPIs	1.72	2.01	578	683
Total International Payments	131.89	162.16	10495	12897

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
May 2024	2.81	545	62637.44	0.240 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.

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