Payment System Indicators

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

	Volume (lakh)				Value (₹ crore)			
	FY 2022-23	2022 December	2023 November	2023 December	FY 2022-23	2022 December	2023 November	2023 December
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	41.44	3.42	3.08	3.41	258797336	22326077	21011085	22228644
1.1 Govt. Securities Clearing	15.00	1.19	1.24	1.29	172251292	15144169	13568124	14220985
1.1.1 Outright	7.99	0.60	0.64	0.69	10090700	711065	939382	1009116
1.1.2 Repo	4.07	0.36	0.41	0.40	68032487	6125370	5919154	5903343
1.1.3 Tri-party Repo	2.94	0.23	0.19	0.20	94128105	8307734	6709589	7308526
1.2 Forex Clearing	25.16	2.16	1.74	2.01	78932050	6670289	6922315	7392675
1.3 Rupee Derivatives @	1.27	0.07	0.10	0.11	7613994	511620	520645	614984
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	2425.62	215.03	219.20	230.39	149946286	13736057	13591443	15888778
1.1 Customer Transactions	2411.19	213.80	218.05	229.23	131667176	12180091	12078797	14244586
1.2 Interbank Transactions	14.43	1.23	1.15	1.16	18279111	1555966	1512645	1644192
II Retail								
2 Credit Transfers - Retail	983620.84	90675.95	128072.73	134755.92	55009620	4928331	5673303	5917191
2.1 AePS (Fund Transfers) @	5.90	0.32	0.30	0.32	356	21	19	23
2.2 APBS $	17833.95	1157.66	3221.01	1580.49	247535	20670	47635	27013
2.3 IMPS	56532.64	4858.37	4723.84	4987.93	5585441	486552	535002	570126
2.4 NACH Cr $	19257.19	1515.84	1380.65	1310.99	1541815	157435	142415	128244
2.5 NEFT	52847.43	4854.81	6394.01	6673.93	33719541	2981681	3208491	3368836
2.6 UPI @	837143.73	78288.95	112352.92	120202.26	13914932	1281971	1739741	1822949
2.6.1 of which USSD @	17.21	1.92	2.69	2.06	197	21	37	26
3 Debit Transfers and Direct Debits	15343.05	1357.72	1527.84	1557.74	1289611	116425	142456	152705
3.1 BHIM Aadhaar Pay @	214.22	12.71	18.82	14.09	6791	446	590	478
3.2 NACH Dr $	13502.52	1198.55	1376.66	1403.46	1280219	115737	141646	151991
3.3 NETC (linked to bank account) @	1626.31	146.46	132.36	140.19	2601	242	220	237
4 Card Payments	63324.72	5223.57	4742.56	4983.16	2152245	185150	210038	213058
4.1 Credit Cards	29145.24	2556.47	2970.90	3215.00	1432255	126524	160644	165119
4.1.1 PoS based $	15598.46	1405.79	1583.66	1706.70	541932	48611	59015	58300
4.1.2 Others $	13546.79	1150.68	1387.24	1508.29	890323	77913	101629	106819
4.2 Debit Cards	34179.48	2667.10	1771.66	1768.17	719989	58626	49394	47939
4.2.1 PoS based $	22904.86	1859.33	1301.95	1302.84	476520	39574	34379	32254
4.2.2 Others $	11274.61	807.77	469.71	465.32	243470	19052	15015	15684
5 Prepaid Payment Instruments	74667.44	6354.65	6510.09	7235.20	287111	22648	24248	26173
5.1 Wallets	59112.76	5012.71	5308.63	5960.57	221896	18400	19853	21732
5.2 Cards	15554.69	1341.94	1201.46	1274.63	65215	4248	4394	4441
5.2.1 PoS based $	1013.09	61.58	662.14	709.65	14777	722	891	915
5.2.2 Others $	14541.60	1280.37	539.32	564.98	50438	3527	3504	3526
6 Paper-based Instruments	7109.28	608.14	525.55	547.23	7172904	619903	558866	592972
6.1 CTS (NPCI Managed)	7109.28	608.14	525.55	547.23	7172904	619903	558866	592972
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)	1144065.34	104220.03	141378.76	149079.25	65911490	5872457	6608910	6902099
Total Payments (1+2+3+4+5+6)	1146490.96	104435.06	141597.96	149309.63	215857776	19608515	20200353	22790877
Total Digital Payments (1+2+3+4+5)	1139381.68	103826.92	141072.41	148762.40	208684872	18988611	19641487	22197905

PART II - Payment Modes and Channels

	Volume (lakh)				Value (₹ crore)			
	FY 2022-23	2022 December	2023 November	2023 December	FY 2022-23	2022 December	2023 November	2023 December
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	805338.23	74415.83	108174.95	115823.37	22031628	1991763	2641060	2798250
1.1 Intra-bank $	62306.61	5560.78	6927.98	7372.04	4191430	375775	478326	508669
1.2 Inter-bank $	743031.61	68855.05	101246.97	108451.33	17840197	1615988	2162734	2289581
2 Internet Payments (Netbanking / internet browser based) @	42630.64	3661.95	3622.58	3836.26	91539296	8544692	8033440	9388569
2.1 Intra-bank @	10703.78	949.91	988.62	1050.96	53506133	4926079	4130936	4862519
2.2 Inter-bank @	31926.86	2712.04	2633.96	2785.31	38033163	3618612	3902504	4526051
B. ATMs								
3. Cash Withdrawal at ATMs $	69468.87	5891.78	5542.64	5463.57	3305008	280465	276530	269287
3.1 Using Credit Cards $	88.37	8.13	7.89	8.19	4296	392	391	405
3.2 Using Debit Cards $	68975.18	5850.33	5505.75	5428.44	3286749	278927	275032	267841
3.3 Using Pre-paid Cards $	405.32	33.33	28.99	26.94	13963	1146	1107	1041
4. Cash Withdrawal at PoS $	27.73	2.37	0.75	0.66	278	23	7	6
4.1 Using Debit Cards $	27.41	2.36	0.75	0.66	276	23	7	6
4.2 Using Pre-paid Cards $	0.33	0.02	0.01	0.00	2	0	0	0
5. Cash Withdrawal at Micro ATMs @	12375.16	934.53	1079.59	929.51	333966	25484	28972	24592
5.1 AePS @	12375.16	934.53	1079.59	929.51	333966	25484	28972	24592

PART III - Payment Infrastructures (lakh)

	As on March 2023	2022 December	2023 November	2023 December
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	10465.62	10206.53	10725.00	10587.99
1.1 Credit Cards	853.03	811.87	960.01	979.05
1.2 Debit Cards	9612.59	9394.66	9764.99	9608.94
2 Number of PPIs @	16185.22	16234.69	16944.31	17544.34
2.1 Wallets @	13384.65	13346.64	13758.21	14293.01
2.2 Cards @	2800.57	2888.05	3186.10	3251.33
3 Number of ATMs and CRMs	2.59	2.57	2.58	2.58
3.1 Bank owned ATMs$ and CRMs#	2.23	2.20	2.24	2.24
3.2 White Label ATMs $	0.36	0.37	0.34	0.34
4 Number of Micro ATMs @	16.11	14.19	15.87	16.89
5 Number of PoS Terminals	77.90	75.50	84.32	85.67
6 Bharat QR @	53.82	49.59	58.74	59.57
7 UPI QR *	2563.77	2361.82	3087.39	3170.66

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)	
	2023 November	2023 December	2023 November	2023 December

1. Card Payments	**91.91**	**96.24**	**7591**	**7812**
1.1 Credit Cards	**58.13**	**60.66**	**5415**	**5646**
1.1.1 PoS based	22.31	23.74	1702	1780
1.1.2 Online	35.82	36.92	3713	3866
1.2 Debit Cards	**33.78**	**35.58**	**2176**	**2165**
1.2.1 PoS based	14.72	15.54	703	744
1.2.2 Online	19.06	20.04	1473	1422
2. Prepaid Payment Instruments	**31.43**	**28.59**	**1189**	**1157**
2.1 PoS based	27.01	24.81	926	909
2.2 Online	4.42	3.78	262	248
3. Cash Withdrawal at ATMs	**7.41**	**7.85**	**1813**	**1934**
3.1 Using Credit Cards	0.48	0.52	108	102
3.2 Using Debit Cards	4.92	5.34	1020	1113
3.3 Using PPIs	2.01	1.99	685	719
Total International Payments	**130.75**	**132.68**	**10593**	**10903**

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

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.