

Payment System Indicators								
PART I - Payment System Indicators - Payment & Settlement System Statistics								
	Volume (lakh)				Value (₹ crore)			
	FY 2023-24	2023 June	2024 May	2024 June	FY 2023-24	2023 June	2024 May	2024 June
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FIMs)								
1 CCIL Operated Systems	43.04	3.81	4.07	4.36	259206893	22638088	22018913	22580094
1.1 Govt. Securities Clearing	16.80	1.54	1.60	1.60	170464587	15259736	14632648	15107943
1.1.1 Outright	9.51	0.88	0.98	0.97	13463848	1299039	1363203	1372786
1.1.2 Repo	4.94	0.45	0.43	0.42	76718788	7312076	6669493	6414226
1.1.3 Tri-party Repo	2.35	0.21	0.19	0.21	80281951	6648621	6599952	7320931
1.2 Forex Clearing	24.92	2.17	2.37	2.67	80984671	6854522	6780829	6953169
1.3 Rupee Derivatives @	1.31	0.10	0.10	0.09	7757636	523830	605436	518982
B. Payment Systems								
I Financial Market Infrastructures (FIMs)								
1 Credit Transfers - RTGS	2700.16	212.30	249.71	231.84	170886670	14336617	15186947	16037694
1.1 Customer Transactions	2686.04	211.10	248.49	230.72	152406168	12739932	13559606	14570686
1.2 Interbank Transactions	14.12	1.20	1.22	1.12	18480503	1596685	1627340	1467008
II Retail								
2 Credit Transfers - Retail	1486106.89	106299.38	156773.59	155567.02	67542859	5151213	6279019	6073917
2.1 AePS (Fund Transfers) @	3.92	0.30	0.31	0.30	261	20	18	16
2.2 APBS \$	25888.17	1875.41	2295.50	2929.34	390743	25772	37499	43676
2.3 IMPS	60053.35	4681.02	5576.99	5167.51	6495652	500482	606167	577794
2.4 NACH Cr \$	16227.27	1294.91	1074.61	1311.11	1525104	109983	132404	113888
2.5 NEFT	72639.50	5097.12	7467.75	7307.34	39136014	3039491	3457995	3331461
2.6 UPI @	1311294.68	93350.61	140358.43	138851.42	19995086	1475464	2044937	2007081
2.6.1 of which USSD @	26.19	2.18	1.62	1.41	352	30	17	15
3 Debit Transfers and Direct Debits	18249.53	1453.92	1698.67	1697.73	1687658	129549	167035	171469
3.1 BHIM Aadhaar Pay @	193.59	14.83	19.33	21.07	6112	487	506	581
3.2 NACH Dr \$	16426.49	1296.38	1539.23	1544.59	1678769	128819	166305	170756
3.3 NETC (linked to bank account) @	1629.45	142.71	140.11	132.07	2777	243	225	132
4 Card Payments	58469.79	4731.29	5105.17	5003.43	2423563	188284	208520	200081
4.1 Credit Cards	35610.15	2629.05	3601.36	3579.49	1831134	137234	164955	158822
4.1.1 PoS based \$	18614.08	1378.71	1906.58	1895.40	651911	48854	63831	59417
4.1.2 Others \$	16996.08	1250.34	1694.78	1684.10	1179223	88380	101124	99405
4.2 Debit Cards	22859.64	2102.24	1503.82	1423.94	592429	51049	43565	41259
4.2.1 PoS based \$	16477.95	1499.66	1114.38	1063.60	393589	33778	29772	27630
4.2.2 Others \$	6381.69	602.58	389.44	360.33	198840	17271	13793	13629
5 Prepaid Payment Instruments	78775.40	6569.82	5496.00	5236.08	283048	23509	16697	15897
5.1 Wallets	63256.69	5303.68	4204.49	4038.05	234353	19762	11566	11298
5.2 Cards	15518.71	1266.13	1291.51	1198.03	48695	3747	5131	4599
5.2.1 PoS based \$	8429.87	681.07	689.94	650.89	11247	1017	1027	946
5.2.2 Others \$	7088.84	585.06	601.57	547.14	37447	2730	4104	3653
6 Paper-based Instruments	6632.10	539.36	524.39	484.42	7212333	578306	611518	553834
6.1 CTS (NPCI Managed)	6632.10	539.36	524.39	484.42	7212333	578306	611518	553834
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	119593.76	169597.82	167988.69	79149461	6070861	7282789	7015198
Total Payments (1+2+3+4+5+6)	1650933.88	119806.06	169847.53	168220.52	250036131	20407478	22469736	23052892
Total Digital Payments (1+2+3+4+5)	1644301.78	119266.70	169323.14	167736.10	242823799	19829172	21858218	22499058
PART II - Payment Modes and Channels								
	Volume (lakh)				Value (₹ crore)			
	FY 2023-24	2023 June	2024 May	2024 June	FY 2023-24	2023 June	2024 May	2024 June
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	1252599.21	88097.74	134522.56	133652.25	30687088	2243152	3126322	3046393
1.1 Intra-bank \$	83000.56	6145.85	9224.51	8682.06	5676805	416271	585196	559035
1.2 Inter-bank \$	1169598.65	81951.89	125298.05	124970.19	25010283	1826881	2541125	2487357
2 Internet Payments (Netbanking / internet browser based) @	45034.98	3566.29	3771.12	3714.13	102117736	8354717	8705212	9501615
2.1 Intra-bank @	12033.28	929.63	1010.25	1026.53	53247042	4456179	4276566	4875740
2.2 Inter-bank @	33001.71	2636.66	2760.86	2687.59	48870694	3898539	4428645	4625875
B. ATMs								
3. Cash Withdrawal at ATMs \$	66440.72	5577.45	5166.41	5076.57	3259388	274070	260240	255229
3.1 Using Credit Cards \$	95.80	7.43	8.63	8.29	4648	352	441	426
3.2 Using Debit Cards \$	66001.01	5540.43	5133.52	5045.81	3241538	272643	258785	253844
3.3 Using Pre-paid Cards \$	343.90	29.58	24.26	22.47	13202	1074	1014	959
4. Cash Withdrawal at PoS \$	15.18	2.29	0.33	0.28	148	23	3	3
4.1 Using Debit Cards \$	15.06	2.29	0.31	0.27	147	23	3	3
4.2 Using Pre-paid Cards \$	0.12	0.01	0.02	0.02	1	0	0	0
5. Cash Withdrawal at Micro ATMs @	11754.95	943.77	879.79	973.79	314003	25991	22804	24426
5.1 AePS @	11754.95	943.77	879.79	973.79	314003	25991	22804	24426

PART III - Payment Infrastructures (lakh)				
	As on March	2023	2024	2024
	2024	June	May	June
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	10667.22	10645.15	10780.74	10835.23
1.1 Credit Cards	1018.03	886.82	1033.00	1038.13
1.2 Debit Cards	9649.19	9758.33	9747.74	9797.10
2 Number of PPIs @	16743.63	16709.14	14840.92	15051.30
2.1 Wallets @	13381.80	13409.30	11302.14	11375.61
2.2 Cards @	3361.82	3299.84	3538.78	3675.69
3 Number of ATMs and CRMs	2.58	2.59	2.57	2.56
3.1 Bank owned ATMs\$ and CRMs#	2.23	2.23	2.22	2.21
3.2 White Label ATMs \$	0.35	0.36	0.36	0.35
4 Number of Micro ATMs @	17.55	14.96	15.62	15.18
5 Number of PoS Terminals	89.03	80.94	88.04	89.67
6 Bharat QR @	62.50	56.88	61.21	61.64
7 UPI QR *	3462.03	2720.15	3299.47	3401.24

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
	May	June	May	June
1. Card Payments	117.22	116.45	9649	9547
1.1 Credit Cards	76.62	77.19	7276	7222
1.1.1 PoS based	33.44	35.17	2466	2695
1.1.2 Online	43.18	42.02	4809	4527
1.2 Debit Cards	40.60	39.26	2374	2325
1.2.1 PoS based	19.40	18.87	928	955
1.2.2 Online	21.20	20.39	1446	1370
2. Prepaid Payment Instruments	37.82	38.97	1585	1691
2.1 PoS based	33.48	34.81	1306	1434
2.2 Online	4.35	4.16	280	258
3. Cash Withdrawal at ATMs	7.11	6.71	1662	1711
3.1 Using Credit Cards	0.45	0.48	81	99
3.2 Using Debit Cards	4.65	4.21	898	872
3.3 Using PPIs	2.01	2.01	683	740
Total International Payments	162.16	162.13	12897	12949

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	2.57	507	61162.60	0.231 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
June 2024	2.36	480	73786.50	0.206 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.