

Payment System Indicators								
PART I - Payment System Indicators - Payment & Settlement System Statistics								
	Volume (lakh)				Value (₹ crore)			
	FY 2022-23	2022 April	2023 March	2023 April	FY 2022-23	2022 April	2023 March	2023 April
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FMs)								
1 CCIL Operated Systems	41.44	3.06	3.66	3.21	258797336	18651860	22458408	20115131
1.1 Govt. Securities Clearing	15.00	1.08	1.25	1.32	172251292	11915370	14269424	13093142
1.1.1 Outright	7.99	0.59	0.65	0.79	10090700	870328	952079	1158660
1.1.2 Repo	4.07	0.25	0.40	0.36	68032487	4315711	6682508	6633808
1.1.3 Tri-party Repo	2.94	0.23	0.20	0.17	94128105	6729332	6634836	5300674
1.2 Forex Clearing	25.16	1.87	2.28	1.79	78932050	6124936	7329087	6450151
1.3 Rupee Derivatives @	1.27	0.11	0.13	0.09	7613994	611554	859897	571838
B. Payment Systems								
I Financial Market Infrastructures (FMs)								
1 Credit Transfers - RTGS	2425.62	195.32	248.01	201.57	149946286	11097594	16122902	11876806
1.1 Customer Transactions	2411.19	194.11	246.66	200.44	131667176	9780600	14416322	10452024
1.2 Interbank Transactions	14.43	1.21	1.35	1.13	18279111	1316994	1706580	1424781
II Retail								
2 Credit Transfers - Retail	983694.78	66747.57	100851.12	100492.45	55012192	4050335	5906936	4834441
2.1 AePS (Fund Transfers) @	5.90	0.55	0.36	0.36	356	33	24	25
2.2 APBS \$	17898.09	1119.53	1932.07	1066.77	247580	11118	26400	19744
2.3 IMPS	56532.64	4716.26	4970.56	4957.93	5585441	444670	546235	521050
2.4 NACH Cr \$	19267.00	1329.76	1962.73	1009.42	1544342	112354	178757	117079
2.5 NEFT	52847.43	3737.59	5469.06	4825.37	33719541	2498587	3750569	2761038
2.6 UPI @	837143.73	55843.88	86516.34	88632.60	13914932	983573	1404951	1415505
2.6.1 of which USSD @	17.21	0.86	1.50	1.64	197	12	18	19
3 Debit Transfers and Direct Debits	15343.22	1121.68	1403.39	1398.58	1289393	93616	126113	120185
3.1 BHIM Aadhaar Pay @	214.22	16.76	12.92	16.09	6791	580	492	604
3.2 NACH Dr \$	13502.69	996.72	1246.53	1242.93	1280001	92902	125376	119338
3.3 NETC (linked to bank account) @	1626.31	108.20	143.94	139.56	2601	135	246	243
4 Card Payments	63337.24	5541.17	5016.79	4887.94	2152417.83	170520.88	191035.14	187396
4.1 Credit Cards	29145.25	2229.30	2634.29	2592.55	1432255	105459	137311	132769
4.1.1 PoS based \$	15598.70	1152.87	1404.60	1408.20	541944	39807	50920	51624
4.1.2 Others \$	13546.54	1076.43	1229.69	1184.35	890311	65652	86391	81144
4.2 Debit Cards	34192.00	3311.87	2382.50	2295.38	720162.55	65061.67	53724.02	54627
4.2.1 PoS based \$	22917.38	2131.77	1652.35	1633.96	476693	43530	35222	37647
4.2.2 Others \$	11274.61	1180.10	730.15	661.43	243470	21532	18502	16980
5 Prepaid Payment Instruments	74667.44	6455.19	6225.98	6277.47	287111.16	25316.57	22988.49	22525
5.1 Wallets	59112.76	5036.17	5036.24	5134.90	221896	19360	18801	18874
5.2 Cards	15554.69	1419.02	1189.74	1142.57	65215.29	5956.96	4187.87	3651
5.2.1 PoS based \$	1013.09	169.32	64.17	61.87	14777	3187	825	876
5.2.2 Others \$	14541.60	1249.70	1125.57	1080.70	50438	2770	3363	2775
6 Paper-based Instruments	7087.81	624.01	642.40	554.06	7162537.10	670259.32	701109.20	639281
6.1 CTS (NPCI Managed)	7087.81	624.01	642.40	554.06	7162537	670259	701109	639281
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)	1144130.50	80489.63	114139.67	113610.50	65903651	5010048	6948181	5803828
Total Payments (1+2+3+4+5+6)	1146556.12	80684.95	114387.68	113812.06	215849937	16107643	23071084	17680633
Total Digital Payments (1+2+3+4+5)	1139468.31	80060.94	113745.28	113258.00	208687400	15437383	22369974	17041352
PART II - Payment Modes and Channels								
	Volume (lakh)				Value (₹ crore)			
	FY 2022-23	2022 April	2023 March	2023 April	FY 2022-23	2022 April	2023 March	2023 April
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	806541.16	53992.68	81915.13	83595.17	22031617.04	1607179.21	2250091.36	2154811
1.1 Intra-bank \$	62306.61	4515.85	5868.83	5789.55	4191430	312810	436885	402248
1.2 Inter-bank \$	744234.54	49476.83	76046.30	77805.62	17840187	1294370	1813207	1752562
2 Internet Payments (Netbanking / internet browser based) @	42630.64	3670.77	3879.51	3406.99	91539296	7219903	8981727	7036829
2.1 Intra-bank @	10703.78	967.14	987.21	855.07	53506133	4297281	4769894	3713764
2.2 Inter-bank @	31926.86	2703.63	2892.30	2551.92	38033163	2922622	4211833	3323065
B. ATMs								
3. Cash Withdrawal at ATMs \$	69465.15	5830.37	5921.72	5707.07	3305007	286411	286762	282870
3.1 Using Credit Cards \$	88.37	6.12	8.26	7.49	4296	303	402	357
3.2 Using Debit Cards \$	68971.46	5792.97	5878.89	5667.31	3286748	285011	284949	281248
3.3 Using Pre-paid Cards \$	405.32	31.28	34.56	32.28	13963	1097	1411	1266
4. Cash Withdrawal at PoS \$	27.80	2.32	2.33	2.10	284	22	24	21
4.1 Using Debit Cards \$	27.47	2.24	2.32	2.09	282	22	23	21
4.2 Using Pre-paid Cards \$	0.33	0.08	0.02	0.02	2	1	0	0
5. Cash Withdrawal at Micro ATMs @	12375.16	984.19	1083.61	998.82	333966	27824	30015	28954
5.1 AePS @	12375.16	984.19	1083.61	998.82	333966	27824	30015	28954

PART III - Payment Infrastructures (lakh)				
	As on	2022	2023	2023
	March 2023	April	March	April
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	10465.62	9956.84	10465.62	10535.25
1.1 Credit Cards	853.03	751.66	853.03	865.13
1.2 Debit Cards	9612.59	9205.18	9612.59	9670.12
2 Number of PPIs @	16185.26	15541.30	16185.26	16387.76
2.1 Wallets @	13384.68	12865.09	13384.68	13509.02
2.2 Cards @	2800.58	2676.21	2800.58	2878.75
3 Number of ATMs and CRMs	2.59	2.51	2.59	2.55
3.1 Bank owned ATMs\$ and CRMs#	2.23	2.19	2.23	2.19
3.2 White Label ATMs \$	0.36	0.32	0.36	0.36
4 Number of Micro ATMs @	16.11	9.48	16.11	14.28
5 Number of PoS Terminals	77.90	61.26	77.90	78.37
6 Bharat QR @	53.82	40.90	53.82	54.36
7 UPI QR *	2563.77	1807.21	2563.77	2609.08

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	2023	2023	2023
	March	April	March	April
1. Card Payments	80.48	78.13	6701	6720
1.1 Credit Cards	47.69	48.13	4845	4919
1.1.1 PoS based	16.56	17.84	1339	1394
1.1.2 Online	31.14	30.29	3506	3525
1.2 Debit Cards	32.79	30.01	1855	1800
1.2.1 PoS based	13.16	11.82	582	569
1.2.2 Online	19.63	18.18	1274	1231
2. Prepaid Payment Instruments	24.26	24.87	921	997
2.1 PoS based	21.12	21.81	722	792
2.2 Online	3.13	3.06	199	206
3. Cash Withdrawal at ATMs	6.85	6.70	1519	1433
3.1 Using Credit Cards	0.28	0.30	43	47
3.2 Using Debit Cards	4.74	4.55	849	769
3.3 Using PPIs	1.84	1.84	627	617
Total International Payments	111.59	109.70	9141	9150

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	68906.81	0.152 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.