

Payment System Indicators

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

	Volume (lakh)				Value (₹ crore)			
	FY 2022-23	2022 August	2023 July	2023 August	FY 2022-23	2022 August	2023 July	2023 August
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FIMs)								
1 CCIL Operated Systems	41.44	3.30	3.83	3.83	258797336	20028644	21113033	21796085
1.1 Govt. Securities Clearing	15.00	1.33	1.53	1.46	172251292	13493765	14338395	14374901
1.1.1 Outright	7.99	0.75	0.87	0.82	10090700	888832	1200245	1075273
1.1.2 Repo	4.07	0.32	0.46	0.44	68032487	5251883	6722022	6265271
1.1.3 Tri-party Repo	2.94	0.25	0.20	0.20	94128105	7353051	6416128	7034358
1.2 Forex Clearing	25.16	1.89	2.17	2.23	78932050	5970122	5937050	6636448
1.3 Rupee Derivatives @	1.27	0.09	0.13	0.14	7613994	564757	837588	784735
B. Payment Systems								
I Financial Market Infrastructures (FIMs)								
1 Credit Transfers - RTGS	2425.62	188.08	211.89	218.08	149946286	11665583	13124561	13742007
1.1 Customer Transactions	2411.19	186.92	210.72	216.88	131667176	10274480	11615417	12202747
1.2 Interbank Transactions	14.43	1.16	1.17	1.20	18279111	1391103	1509144	1539260
II Retail								
2 Credit Transfers - Retail	983620.84	77757.95	114189.63	119823.49	55009620	4288963	5250943	5374181
2.1 AePS (Fund Transfers) @	5.90	0.54	0.32	0.34	356	30	22	22
2.2 APBS \$	17833.95	1162.46	2850.05	1791.92	247535	9662	45524	20129
2.3 IMPS	56532.64	4669.09	4897.10	4891.65	5585441	445989	512312	514280
2.4 NACH Cr \$	19257.19	1940.04	1322.80	1627.49	1541815	128480	110184	128612
2.5 NEFT	52847.43	4166.76	5476.79	5651.92	33719541	2631639	3049364	3134602
2.6 UPI @	837143.73	65819.06	99642.56	105860.16	13914932	1073162	1533536	1576537
2.6.1 of which USSD @	17.21	1.63	2.77	2.60	197	17	43	41
3 Debit Transfers and Direct Debits	15343.05	1247.15	1473.10	1522.83	1289611	102824	130931	135193
3.1 BHIM Aadhaar Pay @	214.22	17.57	14.42	13.96	6791	516	457	416
3.2 NACH Dr \$	13502.52	1097.38	1327.06	1374.16	1280219	102100	130240	134543
3.3 NETC (linked to bank account) @	1626.31	132.20	131.62	134.72	2601	209	233	234
4 Card Payments	63324.72	5481.30	4872.12	4981.95	2152245	174516	198050	201292
4.1 Credit Cards	29145.24	2447.83	2770.81	2905.78	1432255	112358	144737	148602
4.1.1 PoS based \$	15598.46	1330.54	1428.18	1520.79	541932	44943	49628	52961
4.1.2 Others \$	13546.79	1117.30	1342.63	1384.99	890323	67414	95108	95641
4.2 Debit Cards	34179.48	3033.47	2101.31	2076.18	719989	62159	53313	52690
4.2.1 PoS based \$	22904.86	2009.83	1485.21	1495.96	476520	40552	33513	34615
4.2.2 Others \$	11274.61	1023.64	616.10	580.22	243470	21606	19801	18075
5 Prepaid Payment Instruments	74667.44	6177.69	6393.08	6366.80	287111	24625	23238	23669
5.1 Wallets	59112.76	4877.42	5045.31	5041.90	221896	18495	19724	19987
5.2 Cards	15554.69	1300.27	1347.78	1324.90	65215	6131	3514	3682
5.2.1 PoS based \$	1013.09	83.90	725.68	742.19	14777	1177	782	862
5.2.2 Others \$	14541.60	1216.37	622.10	582.71	50438	4953	2732	2820
6 Paper-based Instruments	7109.28	576.17	555.48	565.42	7172904	547503	587310	593323
6.1 CTS (NPCI Managed)	7109.28	576.17	555.48	565.42	7172904	547503	587310	593323
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	91240.25	127483.42	133260.50	65911490	5138432	6190470	6327659
Total Payments (1+2+3+4+5+6)	1146490.96	91428.33	127695.31	133478.58	215857776	16804015	19315032	20069666
Total Digital Payments (1+2+3+4+5)	1139381.68	90852.16	127139.83	132913.16	208684872	16256512	18727722	19476343

PART II - Payment Modes and Channels

	Volume (lakh)				Value (₹ crore)			
	FY 2022-23	2022 August	2023 July	2023 August	FY 2022-23	2022 August	2023 July	2023 August
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	805338.23	65313.24	93340.31	97611.71	22031628	1742250	2316954	2370838
1.1 Intra-bank \$	62306.61	6590.62	6400.03	6553.01	4191430	363857	428279	439914
1.2 Inter-bank \$	743031.61	58722.63	86940.28	91058.70	17840197	1378393	1888674	1930924
2 Internet Payments (Netbanking / internet browser based) @	42630.64	3529.19	3938.95	3790.98	91539296	7342636	8157864	8295085
2.1 Intra-bank @	10703.78	932.41	1107.74	1033.68	53506133	4304970	4353820	4490488
2.2 Inter-bank @	31926.86	2596.78	2831.21	2757.30	38033163	3037666	3804045	3804596
B. ATMs								
3. Cash Withdrawal at ATMs \$	69468.87	5766.61	5590.93	5723.39	3305008	268788	269297	273107
3.1 Using Credit Cards \$	88.37	7.46	7.56	8.09	4296	359	356	383
3.2 Using Debit Cards \$	68975.18	5723.84	5553.98	5685.19	3286749	267289	267870	271612
3.3 Using Pre-paid Cards \$	405.32	35.31	29.39	30.12	13963	1141	1071	1112
4. Cash Withdrawal at PoS \$	27.73	2.19	2.23	1.26	278	21	22	12
4.1 Using Debit Cards \$	27.41	2.16	2.23	1.25	276	21	22	12
4.2 Using Pre-paid Cards \$	0.33	0.03	0.01	0.01	2	0	0	0
5. Cash Withdrawal at Micro ATMs @	12375.16	1061.82	1078.92	1055.42	333966	26193	28950	27023
5.1 AePS @	12375.16	1061.82	1078.92	1055.42	333966	26193	28950	27023

PART III - Payment Infrastructures (lakh)				
	As on March	2022	2023	2023
	2023	August	July	August
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	10465.62	10130.17	10606.14	10693.35
1.1 Credit Cards	853.03	779.91	898.73	912.78
1.2 Debit Cards	9612.59	9350.26	9707.41	9780.57
2 Number of PPIs @	16185.22	15679.00	16646.89	16625.74
2.1 Wallets @	13384.65	12948.75	13513.24	13328.60
2.2 Cards @	2800.57	2730.25	3133.65	3297.15
3 Number of ATMs and CRMs	2.59	2.54	2.59	2.60
3.1 Bank owned ATMs\$ and CRMs#	2.23	2.20	2.24	2.25
3.2 White Label ATMs \$	0.36	0.34	0.36	0.35
4 Number of Micro ATMs @	16.11	11.71	15.37	15.29
5 Number of PoS Terminals	77.90	70.58	81.23	82.47
6 Bharat QR @	53.82	47.49	58.06	58.99
7 UPI QR *	2563.77	2092.54	2807.25	2881.64

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
	July	August	July	August
1. Card Payments	90.42	88.45	8098	7849
1.1 Credit Cards	56.86	55.82	5672	5443
1.1.1 PoS based	22.48	20.43	1698	1452
1.1.2 Online	34.37	35.40	3973	3990
1.2 Debit Cards	33.57	32.63	2426	2406
1.2.1 PoS based	12.84	11.66	643	590
1.2.2 Online	20.73	20.97	1784	1816
2. Prepaid Payment Instruments	30.50	29.10	1332	1297
2.1 PoS based	27.01	25.03	1091	980
2.2 Online	3.49	4.06	241	317
3. Cash Withdrawal at ATMs	6.79	6.70	1903	2445
3.1 Using Credit Cards	0.46	0.48	84	97
3.2 Using Debit Cards	4.27	4.10	1028	1135
3.3 Using PPIs	2.06	2.12	791	1213
Total International Payments	127.71	124.25	11334	11591

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

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.