

Payment System Indicators								
PART I - Payment System Indicators - Payment & Settlement System Statistics								
	Volume (lakh)				Value (₹ crore)			
	FY 2021-22	2021	2022	2022	FY 2021-22	2021	2022	2022
	1	December	November	December	1	December	November	December
A. Settlement Systems								
Financial Market Infrastructures (FIMIs)								
1 CCIL Operated Systems	33.01	3.13	3.67	3.42	206873112	20703988	22488758	22326077
1.1 Govt. Securities Clearing	12.22	1.10	1.26	1.19	142072939	14801512	15457897	15144169
1.1.1 Outright	6.22	0.48	0.66	0.60	8793301	651103	759097	711065
1.1.2 Repo	3.08	0.30	0.36	0.36	51015712	5075401	6039868	6125370
1.1.3 Tri-party Repo	2.92	0.31	0.23	0.23	82263926	9075009	8658933	8307734
1.2 Forex Clearing	19.91	1.96	2.33	2.16	59775826	5516604	6577286	6670289
1.3 Rupee Derivatives @	0.88	0.07	0.08	0.07	5024347	385873	453575	511620
B. Payment Systems								
Financial Market Infrastructures (FIMIs)								
1 Credit Transfers - RTGS	2078.39	192.78	206.46	215.03	128657516	12966991	12291749	13736057
1.1 Customer Transactions	2063.73	191.50	205.30	213.80	113319292	11418233	10691727	12180091
1.2 Interbank Transactions	14.66	1.29	1.16	1.23	15338225	1548758	1600022	1555966
II Retail								
2 Credit Transfers - Retail	577934.74	56422.79	84557.58	90675.95	42728006	4076395	4527540	4928331
2.1 AePS (Fund Transfers) @	9.76	0.65	0.51	0.32	575	36	29	21
2.2 APBS \$	12573.33	1082.20	1065.62	1157.66	133345	14987	9460	20670
2.3 IMPS	46625.25	4429.86	4634.80	4858.37	4171037	396411	454679	486552
2.4 NACH Cr \$	18757.82	1483.71	1373.88	1515.84	1281685	113132	141901	157435
2.5 NEFT	40407.29	3763.38	4388.30	4854.81	28725463	2724980	2730878	2981681
2.6 UPI @	459561.30	45662.99	73094.47	78288.95	8415900	826848	1190593	1281971
2.6.1 of which USSD @	11.99	1.12	1.79	1.92	177	16	19	21
3 Debit Transfers and Direct Debits	12189.49	1064.54	1316.60	1357.72	1034444	91163	110181	116425
3.1 BHIM Aadhaar Pay @	227.73	19.59	14.52	12.71	6113	611	475	446
3.2 NACH Dr \$	10754.74	937.92	1164.17	1198.55	1026641	90426	109479	115737
3.3 NETC (linked to bank account) @	1207.02	107.03	137.91	146.46	1689	126	227	242
4 Card Payments	61,782.93	5,611.80	4,955.95	5,223.54	17,01,851	1,60,398	1,70,386	1,85,149
4.1 Credit Cards	22,398.82	2,112.59	2,347.73	2,556.47	971638	93907	114794	126524
4.1.1 PoS based \$	11124.59	1093.48	1319.99	1449.35	380643	36713	46296	51772
4.1.2 Others \$	11274.23	1019.10	1027.75	1107.12	590994	57195	68498	74752
4.2 Debit Cards	39,384.11	3,499.21	2,608.22	2,667.08	730213	66491	55592	58625
4.2.1 PoS based \$	22967.10	2202.51	1779.41	1859.31	451550	43062	37237	39573
4.2.2 Others \$	16417.00	1296.71	828.81	807.77	278663	23429	18355	19052
5 Prepaid Payment Instruments	65,782.75	7,008.04	6,075.20	6,354.65	279416	25878	22808	22648
5.1 Wallets	53013.86	5659.18	4730.07	5012.71	220183	21195	17342	18400
5.2 Cards	12,768.89	1,348.86	1,345.14	1,341.94	59233	4683	5466	4248
5.2.1 PoS based \$	1116.16	99.63	77.72	61.58	19546	1893	1039	722
5.2.2 Others \$	11652.73	1249.23	1267.42	1280.37	39687	2790	4428	3527
6 Paper-based Instruments	6,999.12	660.33	586.94	608.13	6650333	640955	581120	621387
6.1 CTS (NPCI Managed)	6999.12	660.33	586.94	608.13	6650333	640955	581120	621387
6.2 Others	0.00	0.00	0.00	0.00	0	0	0	0
Total Retail Payments (2+3+4+5+6)	7,24,689.03	70,767.50	97,492.27	1,04,220.00	52394049	4994790	5412034	5873940
Total Payments (1+2+3+4+5+6)	7,26,767.42	70,960.28	97,698.73	1,04,435.03	181051565	17961781	17703784	19609997
Total Digital Payments (1+2+3+4+5)	7,19,768.30	70,299.95	97,111.79	1,03,826.90	174401233	17320825	17122664	18988610

PART II - Payment Modes and Channels (Domestic)								
	Volume (lakh)				Value (₹ crore)			
	FY 2021-22	2021	2022	2022	FY 2021-22	2021	2022	2022
	1	December	November	December	1	December	November	December
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	4,79,607.03	45,285.96	70,435.30	74,650.27	1,45,41,929	13,59,381	18,74,434	19,91,761
1.1 Intra-bank \$	40,805.67	3,927.19	5,342.59	5,560.78	27,26,363	2,54,443	3,55,045	3,75,775
1.2 Inter-bank \$	4,38,801.35	41,358.77	65,092.71	69,089.49	1,18,15,565	11,04,938	15,19,389	16,15,986
2 Internet Payments (Netbanking / internet browser based) @	40,726.59	3,593.75	3,487.32	3,661.95	8,31,59,996	86,02,920	78,08,859	85,44,692
2.1 Intra-bank @	9,583.32	848.88	870.33	949.91	5,21,42,582	56,91,255	46,06,598	49,26,079
2.2 Inter-bank @	31,143.27	2,744.87	2,616.98	2,712.04	3,10,17,413	29,11,666	32,02,261	36,18,612
B. ATMs								
3. Cash Withdrawal at ATMs \$	65,240.43	5,923.80	5,608.36	5,891.49	31,11,946	2,80,371	2,65,635	2,80,461
3.1 Using Credit Cards \$	62.37	5.90	7.59	8.13	3,130	295	367	392
3.2 Using Debit Cards \$	64851.61	5889.14	5568.41	5850.03	30,97,739	2,79,100	2,64,180	2,78,923
3.3 Using Pre-paid Cards \$	326.45	28.76	32.36	33.33	11,076	977	1,089	1,146
4. Cash Withdrawal at PoS \$	91.17	3.78	2.30	2.37	728	35	23	23
4.1 Using Debit Cards \$	79.42	3.71	2.28	2.36	557	35	23	23
4.2 Using Pre-paid Cards \$	11.75	0.07	0.02	0.02	171	0	0	0
5. Cash Withdrawal at Micro ATMs @	11126.04	940.20	944.92	934.53	2,99,776	25,208	25,541	25,484
5.1 AePS @	11126.04	940.20	944.92	934.53	2,99,776	25,208	25,541	25,484

PART III - Payment Infrastructures (lakh)

	As on	2021	2022	2022
	March 2022	December	November	December
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	9912.93	10066.90	10283.34	10206.53
1.1 Credit Cards	736.27	689.49	806.06	811.87
1.2 Debit Cards	9,176.66	9,377.42	9477.28	9394.66
2 Number of PPIs @	15,553.69	15,111.90	16,098.32	16,234.69
2.1 Wallets @	12,787.93	12,511.00	13,269.83	13,346.64
2.2 Cards @	2,765.76	2,600.90	2,828.48	2,888.05
3 Number of ATMs and CRMs	2.52	2.45	2.55	2.57
3.1 Bank owned ATMs\$ and CRMs#	2.20	2.15	2.20	2.20
3.2 White Label ATMs \$	0.31	0.30	0.36	0.37
4 Number of Micro ATMs @	9.16	7.27	13.34	14.19
5 Number of PoS Terminals	60.70	54.98	73.52	75.50
6 Bharat QR @	49.72	46.47	48.25	49.59
7 UPI QR *	1,727.34	1,440.10	2,302.87	2,379.44

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)	
	2022	2022	2022	2022
	November	December	November	December
1. Card Payments	83.82	84.08	6743	6819
1.1 Credit Cards	47.97	47.15	4748	4735
1.1.1 PoS based	18	16	1406	1356
1.1.2 Online	30	31	3342	3379
1.2 Debit Cards	35.85	36.93	1995	2084
1.2.1 PoS based	16	16	649	657
1.2.2 Online	20	21	1346	1427
2. Prepaid Payment Instruments	29.68	25.32	1072	976
2.1 PoS based	26	22	861	780
2.2 Online	4	3	211	197
3. Cash Withdrawal at ATMs	6.84	6.88	1480	1491
3.1 Using Credit Cards	0	0	39	38
3.2 Using Debit Cards	5	5	799	826
3.3 Using PPIs	2	2	642	628
Total International Payments	120.34	116.28	9295	9286

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	249.42	58,177	0.127 bps
October 2022	1.79	219.73	59,533	0.127 bps
November 2022	2.06	257.04	50,621	0.143 bps
December 2022	1.54	204.26	72,427	0.103 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.