

Payment System Indicators								
PART I - Payment System Indicators - Payment & Settlement System Statistics								
	Volume (lakh)				Value (₹ crore)			
	FY 2021-22	2022	2023	2023	FY 2021-22	2022	2023	2023
	1	February	January	February	1	February	January	February
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	33.01	2.92	3.66	3.51	206873112	17994586	21571346	22281370
1.1 Govt. Securities Clearing	12.22	1.10	1.17	1.27	142072939	12914111	14383734	14888685
1.1.1 Outright	6.22	0.58	0.60	0.68	8793301	721038	785714	895740
1.1.2 Repo	3.08	0.25	0.35	0.38	51015712	4221392	5556922	6436404
1.1.3 Tri-party Repo	2.92	0.27	0.21	0.21	82263926	7971681	8041098	7565641
1.2 Forex Clearing	19.91	1.73	2.40	2.11	59775826	4540145	6535596	6602897
1.3 Rupee Derivatives @	0.88	0.10	0.10	0.13	5024347	540330	634016	789788
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	2078.39	180.29	204.18	200.50	128657516	10324618	12546467	12053579
1.1 Customer Transactions	2063.73	179.15	202.99	199.35	113319292	9277356	11028450	10566198
1.2 Interbank Transactions	14.66	1.13	1.19	1.14	15338225	1047262	1518016	1487381
II Retail								
2 Credit Transfers - Retail	577934.74	55305.52	92396.07	88613.03	42728006	3806484	4738328	4650034
2.1 AePS (Fund Transfers) @	9.76	0.51	0.32	0.31	575	28	23	22
2.2 APBS \$	12573.33	651.67	1112.35	2584.03	133345	13152	19956	35514
2.3 IMPS	46625.25	4209.31	4745.08	4478.13	4171037	384404	477491	468647
2.4 NACH Cr \$	18757.82	1536.56	1354.13	1527.38	1281685	104998	131620	134032
2.5 NEFT	40407.29	3632.58	4798.31	4675.61	28725463	2477059	2810180	2775972
2.6 UPI @	459561.30	45274.89	80385.88	75347.57	8415900	826843	1299059	1235847
2.6.1 of which USSD @	11.99	0.68	1.79	1.51	177	10	19	17
3 Debit Transfers and Direct Debits	12189.49	1089.30	1360.36	1360.85	1034444	90746	115658	115315
3.1 BHIM Aadhaar Pay @	227.73	15.23	13.01	11.50	6113	506	468	454
3.2 NACH Dr \$	10754.74	948.20	1202.79	1210.19	1026641	90056	114953	114630
3.3 NETC (linked to bank account) @	1207.02	125.87	144.56	139.16	1689	184	236	231
4 Card Payments	61782.93	4840.47	5103.61	4588.51	1701851	143111	183460	168378
4.1 Credit Cards	22398.82	1884.24	2593.52	2323.20	971638	86041	127682	118684
4.1.1 PoS based \$	11124.59	963.40	1409.19	1255.88	380643	32500	48934	44611
4.1.2 Others \$	11274.23	920.84	1184.33	1067.32	590994	53541	78748	74073
4.2 Debit Cards	39384.11	2956.23	2510.09	2265.31	730213	57070	55778	49693
4.2.1 PoS based \$	22967.10	1845.45	1742.51	1581.95	451550	36376	37520	33432
4.2.2 Others \$	16417.00	1110.78	767.59	683.36	278663	20694	18258	16261
5 Prepaid Payment Instruments	65782.75	5551.16	6129.40	6050.89	279416	22923	22193	22399
5.1 Wallets	53013.86	4386.09	4873.96	4929.04	220183	17259	17899	18356
5.2 Cards	12768.89	1165.07	1255.44	1121.85	59233	5664	4294	4043
5.2.1 PoS based \$	1116.16	126.61	64.59	63.07	19546	3360	774	792
5.2.2 Others \$	11652.73	1038.46	1190.86	1058.78	39687	2304	3520	3251
6 Paper-based Instruments	6999.12	581.98	573.17	538.79	6650333	615321	570639	554113
6.1 CTS (NPCI Managed)	6999.12	581.98	573.17	538.79	6650333	615321	570639	554113
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)	724689.03	67368.43	105562.61	101152.07	52394049	4678585	5630279	5510239
Total Payments (1+2+3+4+5+6)	726767.42	67548.71	105766.79	101352.56	181051565	15003203	18176745	17563818
Total Digital Payments (1+2+3+4+5)	719768.30	66966.73	105193.62	100813.78	174401233	14387882	17606106	17009704
PART II - Payment Modes and Channels								
	Volume (lakh)				Value (₹ crore)			
	FY 2021-22	2022	2023	2023	FY 2021-22	2022	2023	2023
	1	February	January	February	1	February	January	February
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	479607.03	43743.72	76175.50	72770.21	14541929	1328122	1962893	1930127
1.1 Intra-bank \$	40805.67	3626.98	4884.25	5107.77	2726363	246931	345334	353815
1.2 Inter-bank \$	438801.35	40116.74	71291.25	67662.44	11815565	1081191	1617559	1576312
2 Internet Payments (Netbanking / internet browser based) @	40825.85	3274.19	3544.67	3319.10	83255958	6792274	7327328	7380911
2.1 Intra-bank @	9576.46	780.51	889.79	834.56	52139336	4169926	4089462	4172938
2.2 Inter-bank @	31249.39	2493.68	2654.88	2484.54	31116622	2622349	3237866	3207973
B. ATMs								
3. Cash Withdrawal at ATMs \$	65240.43	5296.66	5749.82	5471.86	3111946	256463	272135	263673
3.1 Using Credit Cards \$	62.37	5.29	8.13	7.39	3130	264	385	358
3.2 Using Debit Cards \$	64851.61	5263.17	5708.93	5433.00	3097739	255218	270588	262090
3.3 Using Pre-paid Cards \$	326.45	28.20	32.76	31.47	11076	981	1161	1225
4. Cash Withdrawal at PoS \$	91.17	2.19	2.44	2.17	728	20	25	21
4.1 Using Debit Cards \$	79.42	2.15	2.43	2.16	557	20	25	21
4.2 Using Pre-paid Cards \$	11.75	0.04	0.02	0.01	171	0	0	0
5. Cash Withdrawal at Micro ATMs @	11126.04	928.46	963.46	918.44	299776	24975	26203	25483
5.1 AePS @	11126.04	928.46	963.46	918.44	299776	24975	26203	25483

PART III - Payment Infrastructures (lakh)				
	As on March	2022	2023	2023
	2022	February	January	February
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	9912.93	10067.74	10280.33	10374.87
1.1 Credit Cards	736.27	717.08	824.52	833.66
1.2 Debit Cards	9176.66	9350.66	9455.81	9541.22
2 Number of PPIs @	15553.69	15652.06	16029.29	16109.65
2.1 Wallets @	12787.93	12942.28	13244.34	13335.10
2.2 Cards @	2765.76	2709.78	2784.95	2774.55
3 Number of ATMs and CRMs	2.52	2.47	2.58	2.57
3.1 Bank owned ATMs\$ and CRMs#	2.20	2.16	2.21	2.21
3.2 White Label ATMs \$	0.31	0.31	0.37	0.36
4 Number of Micro ATMs @	9.16	8.51	14.75	15.59
5 Number of PoS Terminals	60.70	58.34	76.57	77.58
6 Bharat QR @	49.72	48.27	50.57	52.22
7 UPI QR *	1727.34	1600.19	2442.34	2500.89

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
	January	February	January	February
1. Card Payments	77.24	70.69	6331	5721
1.1 Credit Cards	42.86	40.70	4337	4098
1.1.1 PoS based	14.07	13.74	1187	1117
1.1.2 Online	28.78	26.96	3151	2981
1.2 Debit Cards	34.39	29.99	1994	1623
1.2.1 PoS based	14.11	12.58	626	545
1.2.2 Online	20.27	17.42	1368	1077
2. Prepaid Payment Instruments	22.87	21.63	940	833
2.1 PoS based	19.79	18.79	706	641
2.2 Online	3.07	2.85	234	192
3. Cash Withdrawal at ATMs	6.54	6.26	1668	1507
3.1 Using Credit Cards	0.22	0.22	35	36
3.2 Using Debit Cards	4.55	4.36	884	868
3.3 Using PPIs	1.77	1.68	749	602
Total International Payments	106.65	98.58	8939	8060

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

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.