

Payment System Indicators								
PART I - Payment System Indicators - Payment & Settlement System Statistics								
	Volume (lakh)				Value (₹ crore)			
	FY 2022-23	2023	2023	2024	FY 2022-23	2023	2023	2024
	1	January	December	January	1	January	December	January
	2	3	4		2	3	4	
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	41.44	3.66	3.41	3.74	258797336	21571346	22228644	21705635
1.1 Govt. Securities Clearing	15.00	1.17	1.29	1.42	172251292	14383734	14220985	14658627
1.1.1 Outright	7.99	0.60	0.69	0.79	10090700	785714	1009116	1100547
1.1.2 Repo	4.07	0.35	0.40	0.43	68032487	5556922	5903343	6039056
1.1.3 Tri-party Repo	2.94	0.21	0.20	0.21	94128105	8041098	7308526	7519024
1.2 Forex Clearing	25.16	2.40	2.01	2.21	78932050	6553596	7392675	6439543
1.3 Rupee Derivatives @	1.27	0.10	0.11	0.11	7613994	634016	614984	607465
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	2425.62	204.18	230.39	230.99	149946286	12546467	15888778	14691625
1.1 Customer Transactions	2411.19	202.99	229.23	229.79	131667176	11028450	14244586	13127720
1.2 Interbank Transactions	14.43	1.19	1.16	1.20	18279111	1518016	1644192	1563905
II Retail								
2 Credit Transfers - Retail	983620.84	92396.07	134755.92	137068.03	55009620	4738328	5917191	5945126
2.1 AePS (Fund Transfers) @	5.90	0.32	0.32	0.36	356	23	23	24
2.2 APBS \$	17833.95	1112.35	1580.49	2118.74	247535	19956	27013	42872
2.3 IMPS	56532.64	4745.08	4987.93	5087.92	5585441	477491	570126	566310
2.4 NACH Cr \$	19257.19	1354.13	1310.99	948.05	1541815	131620	128244	127514
2.5 NEFT	52847.43	4798.31	6673.93	6882.78	33719541	2810180	3368836	3367322
2.6 UPI @	837143.73	80385.88	120202.26	122030.18	13914932	1299059	1822949	1841084
2.6.1 of which USSD @	17.21	1.79	2.06	1.90	197	19	26	21
3 Debit Transfers and Direct Debits	15343.05	1360.36	1557.74	1571.50	1289611	115658	152705	154405
3.1 BHIM Aadhaar Pay @	214.22	13.01	14.09	18.82	6791	468	478	619
3.2 NACH Dr \$	13502.52	1202.79	1403.46	1440.08	1280219	114953	151991	153564
3.3 NETC (linked to bank account) @	1626.31	144.56	140.19	112.60	2601	236	237	222
4 Card Payments	63324.72	5103.61	4983.15	4935.80	2152245	183460	213054	211930
4.1 Credit Cards	29145.24	2593.52	3215.00	3289.52	1432255	127682	165119	166444
4.1.1 PoS based \$	15598.46	1409.19	1706.70	1725.59	541932	48934	58300	58532
4.1.2 Others \$	13546.79	1184.33	1508.29	1563.93	890323	78748	106819	107912
4.2 Debit Cards	34179.48	2510.09	1768.16	1646.29	719989	55778	47935	45486
4.2.1 PoS based \$	22904.86	1742.51	1301.59	1193.18	476519.55	37520.43	32225.35	30383
4.2.2 Others \$	11274.61	767.59	466.56	453.11	243469.72	18257.53	15709.17	15103
5 Prepaid Payment Instruments	74667.44	6129.40	7235.20	7087.25	287111	22193	26173	25784
5.1 Wallets	59112.76	4873.96	5960.57	5766.67	221895.88	17899.13	21731.62	21259

5.2 Cards	15554.69	1255.44	1274.63	1320.58	65215	4294	4441	4525
5.2.1 PoS based \$	1013.09	64.59	709.65	690.67	14777	774	915	927
5.2.2 Others \$	14541.60	1190.86	564.98	629.91	50438	3520	3526	3598
6 Paper-based Instruments	7109.28	573.18	547.23	547.17	7172904	570639	592972	583653
6.1 CTS (NPCI Managed)	7109.28	573.18	547.23	547.17	7172904	570639	592972	583653
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	105562.62	149079.24	151209.76	65911490	5630279	6902095	6920898
Total Payments (1+2+3+4+5+6)	1146490.96	105766.80	149309.63	151440.75	215857776	18176745	22790873	21612523
Total Digital Payments (1+2+3+4+5)	1139381.68	105193.62	148762.40	150893.58	208684872	17606106	22197901	21028871

PART II - Payment Modes and Channels

	Volume (lakh)				Value (₹ crore)			
	FY 2022-23	2023 January	2023 December	2024 January	FY 2022-23	2023 January	2023 December	2024 January
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	805338.23	75947.75	116329.75	117903.61	22031628	1962895	2804467	2816377
1.1 Intra-bank \$	62306.61	4884.25	7372.04	7654.37	4191430.04	345334.11	508669.04	524854
1.2 Inter-bank \$	743031.61	71063.50	108957.71	110249.24	17840197.48	1617560.80	2295798.41	2291522
2 Internet Payments (Netbanking / internet browser based) @	42630.64	3544.67	3836.26	3837.71	91539296	7327328	9388620	9123993
2.1 Intra-bank @	10703.78	889.79	1050.96	1024.85	53506133	4089462	4862569.71	4760851
2.2 Inter-bank @	31926.86	2654.88	2785.31	2812.86	38033163	3237866	4526051	4363142
B. ATMs								
3. Cash Withdrawal at ATMs \$	69468.87	5750.37	5463.60	5304.00	3305008	272142	269288	260647
3.1 Using Credit Cards \$	88.37	8.13	8.19	8.26	4296.35	385.50	404.96	404
3.2 Using Debit Cards \$	68975.18	5709.48	5428.47	5270.18	3286748.70	270595.34	267842.50	259227
3.3 Using Pre-paid Cards \$	405.32	32.76	26.94	25.56	13963.30	1161.48	1041.03	1016
4. Cash Withdrawal at PoS \$	27.73	2.44	0.66	0.65	278	24	6	6
4.1 Using Debit Cards \$	27.41	2.42	0.66	0.64	276	24	6	6
4.2 Using Pre-paid Cards \$	0.33	0.02	0.00	0.02	2	0	0	0
5. Cash Withdrawal at Micro ATMs @	12375.16	963.46	929.51	839.66	333966	26203	24592	22351
5.1 AePS @	12375.16	963.46	929.51	839.66	333966	26203	24592	22351

PART III - Payment Infrastructures (lakh)

	As on March	2023	2023	2024
	2023	January	December	January
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	10465.62	10280.33	10587.85	10570.66
1.1 Credit Cards	853.03	824.52	979.05	995.00
1.2 Debit Cards	9612.59	9455.81	9608.81	9575.65
2 Number of PPIs @	16185.22	16029.29	17544.34	17676.26
2.1 Wallets @	13384.65	13244.34	14293.01	14396.94
2.2 Cards @	2800.57	2784.95	3251.33	3279.32
3 Number of ATMs and CRMs	2.59	2.58	2.58	2.58
3.1 Bank owned ATMs\$ and CRMs#	2.23	2.21	2.24	2.24
3.2 White Label ATMs \$	0.36	0.37	0.34	0.34
4 Number of Micro ATMs @	16.11	14.75	16.89	17.60
5 Number of PoS Terminals	77.90	76.57	85.67	85.93
6 Bharat QR @	53.82	50.57	59.57	60.04
7 UPI QR *	2563.77	2442.34	3170.66	3213.79

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	2024	2023	2024
	December	January	December	January
1. Card Payments	96.24	90.59	7812	7538
1.1 Credit Cards	60.66	56.33	5646	5411
1.1.1 PoS based	23.74	20.91	1780	1626
1.1.2 Online	36.92	35.42	3866	3786
1.2 Debit Cards	35.58	34.26	2165	2126
1.2.1 PoS based	15.54	14.66	744	729
1.2.2 Online	20.04	19.60	1422	1398
2. Prepaid Payment Instruments	28.59	25.11	1157	1111
2.1 PoS based	24.81	21.40	909	827
2.2 Online	3.78	3.71	248	284
3. Cash Withdrawal at ATMs	7.85	6.49	1934	1826
3.1 Using Credit Cards	0.52	0.35	102	62
3.2 Using Debit Cards	5.34	4.38	1113	874
3.3 Using PPIs	1.99	1.75	719	890
Total International Payments	132.68	122.18	10903	10474

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	58505.69	0.199 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.