

**Payment System Indicators**

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

	Volume (lakh)				Value (₹ crore)			
	FY 2023-24	2023 July	2024 June	2024 July	FY 2023-24	2023 July	2024 June	2024 July
	1	2	3	4	1	2	3	4
<b>A. Settlement Systems</b>								
<b>Financial Market Infrastructures (FIMs)</b>								
1 CCIL Operated Systems	43.04	3.83	4.36	4.54	259206893	21113033	22580094	25280807
1.1 Govt. Securities Clearing	16.80	1.53	1.60	1.71	170464587	14338395	15107943	17139102
1.1.1 Outright	9.51	0.87	0.97	1.03	13463848	1200245	1372786	1524120
1.1.2 Repo	4.94	0.46	0.42	0.44	76718788	6722022	6414226	7150905
1.1.3 Tri-party Repo	2.35	0.20	0.21	0.23	80281951	6416128	7320931	8464077
1.2 Forex Clearing	24.92	2.17	2.67	2.71	80984671	5937050	6953169	7417106
1.3 Rupee Derivatives @	1.31	0.13	0.09	0.12	7757636	837588	518982	724598
<b>B. Payment Systems</b>								
<b>I Financial Market Infrastructures (FIMs)</b>								
1 Credit Transfers - RTGS	2700.16	211.89	231.84	246.68	170886670	13124561	16037694	15970680
1.1 Customer Transactions	2686.04	210.72	230.72	245.48	152406168	11615417	14570686	14531533
1.2 Interbank Transactions	14.12	1.17	1.12	1.19	18480503	1509144	1467008	1439147
<b>II Retail</b>								
2 Credit Transfers - Retail	1486106.89	114189.63	155567.02	161225.51	67542859	5250943	6073917	6480748
2.1 AePS (Fund Transfers) @	3.92	0.32	0.30	0.31	261	22	16	13
2.2 APBS \$	25888.17	2850.05	2929.34	2481.39	390743	45524	43676	28605
2.3 IMPS	60053.35	4897.10	5167.51	4902.84	6495652	512312	577794	593177
2.4 NACH Cr \$	16227.27	1322.80	1311.11	1479.29	1525104	110184	113888	132397
2.5 NEFT	72639.50	5476.79	7307.34	8006.14	39136014	3049364	3331461	3662264
2.6 UPI @	1311294.68	99642.56	138851.42	144355.54	19995086	1533536	2007081	2064292
2.6.1 of which USSD @	26.19	2.77	1.41	1.40	352	43	15	15
3 Debit Transfers and Direct Debits	18249.53	1473.10	1697.73	1734.76	1687658	130931	171469	175789
3.1 BHIM Aadhaar Pay @	193.59	14.42	21.07	19.25	6112	457	581	575
3.2 NACH Dr \$	16426.49	1327.06	1544.59	1588.11	1678769	130240	170756	175014
3.3 NETC (linked to bank account) @	1629.45	131.62	132.07	127.40	2777	233	132	200
4 Card Payments	58469.79	4882.21	5003.43	5294.35	2423563	198421	200081	217435
4.1 Credit Cards	35610.15	2780.90	3579.49	3837.80	1831134	145108	158822	172670
4.1.1 PoS based \$	18614.08	1434.21	1895.40	1970.94	651911	49789	59417	62284
4.1.2 Others \$	16996.08	1346.69	1684.10	1866.86	1179223	95319	99405	110386
4.2 Debit Cards	22859.64	2101.31	1423.94	1456.56	592429	53313	41259	44765
4.2.1 PoS based \$	16477.95	1485.21	1063.60	1068.60	393589	33513	27630	28600
4.2.2 Others \$	6381.69	616.10	360.33	387.96	198840	19801	13629	16165
5 Prepaid Payment Instruments	78775.40	6393.08	5236.08	5356.71	283048	23238	15897	16327
5.1 Wallets	63256.69	5068.53	4038.05	4009.69	234353	19736	11298	11386
5.2 Cards	15518.71	1324.55	1198.03	1347.01	48695	3502	4599	4941
5.2.1 PoS based \$	8429.87	714.15	650.89	713.97	11247	775	946	940
5.2.2 Others \$	7088.84	610.40	547.14	633.05	37447	2727	3653	4001
6 Paper-based Instruments	6632.10	555.48	484.42	531.00	7212333	587310	553834	610685
6.1 CTS (NPCI Managed)	6632.10	555.48	484.42	531.00	7212333	587310	553834	610685
6.2 Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Retail Payments (2+3+4+5+6)</b>	<b>1648233.71</b>	<b>127493.51</b>	<b>167988.69</b>	<b>174142.33</b>	<b>79149461</b>	<b>6190842</b>	<b>7015198</b>	<b>7500984</b>
<b>Total Payments (1+2+3+4+5+6)</b>	<b>1650933.88</b>	<b>127705.40</b>	<b>168220.52</b>	<b>174389.01</b>	<b>250036131</b>	<b>19315404</b>	<b>23052892</b>	<b>23471665</b>
<b>Total Digital Payments (1+2+3+4+5)</b>	<b>1644301.78</b>	<b>127149.92</b>	<b>167736.10</b>	<b>173858.01</b>	<b>242823799</b>	<b>18728094</b>	<b>22499058</b>	<b>22860979</b>

**PART II - Payment Modes and Channels**

	Volume (lakh)				Value (₹ crore)			
	FY 2023-24	2023 July	2024 June	2024 July	FY 2023-24	2023 July	2024 June	2024 July
	1	2	3	4	1	2	3	4
<b>A. Other Payment Channels</b>								
1 Mobile Payments (mobile app based)	1252599.21	93340.31	134138.30	139896.47	30687088	2316954	3062709	3175645
1.1 Intra-bank \$	83000.56	6400.03	9156.28	9299.86	5676805	428279	571044	599267
1.2 Inter-bank \$	1169598.65	86940.28	124982.02	130596.61	25010283	1888674	2491666	2576378
2 Internet Payments (Netbanking / internet browser based) @	45034.98	3938.95	3717.20	4236.74	102117736	8157864	9505759	9894263
2.1 Intra-bank @	12033.28	1107.74	1026.53	1225.09	53247042	4353820	4873274	5064291
2.2 Inter-bank @	33001.71	2831.21	2690.67	3011.65	48870694	3804045	4632484	4829973
<b>B. ATMs</b>								
3. Cash Withdrawal at ATMs \$	66440.72	5590.96	5076.57	5069.38	3259388	269298	255229	250318
3.1 Using Credit Cards \$	95.80	7.58	8.29	8.54	4648	357	426	433
3.2 Using Debit Cards \$	66001.01	5553.98	5045.81	5040.14	3241538	267870	253844	248968
3.3 Using Pre-paid Cards \$	343.90	29.39	22.47	20.70	13202	1071	959	917
4. Cash Withdrawal at PoS \$	15.18	2.23	0.28	0.29	148	22	3	3
4.1 Using Debit Cards \$	15.06	2.23	0.27	0.27	147	22	3	3
4.2 Using Pre-paid Cards \$	0.12	0.01	0.02	0.02	1	0	0	0
5. Cash Withdrawal at Micro ATMs @	11754.95	1078.92	973.79	944.29	314003	28950	24426	23498
5.1 AePS @	11754.95	1078.92	973.79	944.29	314003	28950	24426	23498

PART III - Payment Infrastructures (lakh)				
	As on	2023	2024	2024
	March 2024	July	June	July
	1	2	3	4
<b>Payment System Infrastructures</b>				
1 Number of Cards	10667.22	10606.14	10835.23	10850.30
1.1 Credit Cards	1018.03	898.73	1038.13	1045.68
1.2 Debit Cards	9649.19	9707.41	9797.10	9804.62
2 Number of PPIs @	16743.63	16646.89	15051.30	15211.55
2.1 Wallets @	13381.80	13678.38	11375.61	11419.62
2.2 Cards @	3361.82	2968.51	3675.69	3791.93
3 Number of ATMs and CRMs	2.58	2.57	2.56	2.55
3.1 Bank owned ATMs\$ and CRMs#	2.23	2.21	2.21	2.21
3.2 White Label ATMs \$	0.35	0.36	0.35	0.34
4 Number of Micro ATMs @	17.55	15.37	15.18	14.71
5 Number of PoS Terminals	89.03	81.23	89.67	89.72
6 Bharat QR @	62.50	58.06	61.64	61.87
7 UPI QR *	3434.93	2807.25	3230.03	3286.40

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)	
	2024	2024	2024	2024
	June	July	June	July
1. Card Payments	116.45	108.08	9547	8869
1.1 Credit Cards	77.19	69.57	7222	6459
1.1.1 PoS based	35.17	27.99	2695	2089
1.1.2 Online	42.02	41.57	4527	4370
1.2 Debit Cards	39.26	38.51	2325	2411
1.2.1 PoS based	18.87	16.61	955	867
1.2.2 Online	20.39	21.90	1370	1544
2. Prepaid Payment Instruments	38.97	31.82	1691	1338
2.1 PoS based	34.81	27.93	1434	1090
2.2 Online	4.16	3.89	258	247
3. Cash Withdrawal at ATMs	6.71	5.98	1711	1581
3.1 Using Credit Cards	0.48	0.46	99	96
3.2 Using Debit Cards	4.21	3.68	872	811
3.3 Using PPIs	2.01	1.84	740	673
<b>Total International Payments</b>	<b>162.13</b>	<b>145.88</b>	<b>12949</b>	<b>11788</b>

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	56335.82	0.207 bps
February 2024	2.57	507	61162.60	0.231 bps
March 2024	2.57	471	67394.38	0.177 bps
April 2024	2.38	414	70681.81	0.191 bps
May 2024	2.81	545	62637.44	0.240 bps
June 2024	2.36	480	73786.50	0.206 bps
July 2024	2.54	462	71157.30	0.194 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.