

Payment System Indicators								
PART I - Payment System Indicators - Payment & Settlement System Statistics								
	Volume (lakh)				Value (₹ crore)			
	FY 2022-23	2022 June	2023 May	2023 June	FY 2022-23	2022 June	2023 May	2023 June
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	41.44	3.42	4.03	3.81	258797336	22912930	22537634	22638088
1.1 Govt. Securities Clearing	15.00	1.32	1.63	1.54	172251292	15445511	15227196	15259736
1.1.1 Outright	7.99	0.68	0.98	0.88	10090700	844409	1326724	1299039
1.1.2 Repo	4.07	0.34	0.45	0.45	68032487	5627915	7732270	7312076
1.1.3 Tri-party Repo	2.94	0.30	0.20	0.21	94128105	8973188	6168201	6648621
1.2 Forex Clearing	25.16	1.97	2.23	2.17	78932050	6778125	6189356	6854522
1.3 Rupee Derivatives @	1.27	0.13	0.17	0.10	7613994	689294	1121082	523830
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	2425.62	194.42	220.46	212.30	149946286	12356054	12882587	14336617
1.1 Customer Transactions	2411.19	193.18	219.21	211.10	131667176	10840909	11413321	12739932
1.2 Interbank Transactions	14.43	1.24	1.25	1.20	18279111	1515145	1469266	1596685
II Retail								
2 Credit Transfers - Retail	983620.84	69921.27	107130.93	106299.38	55009620	4298158	5196720	5151213
2.1 AePS (Fund Transfers) @	5.90	0.62	0.34	0.30	356	37	23	20
2.2 APBS \$	17833.95	1222.24	1838.94	1875.41	247535	23010	31424	25772
2.3 IMPS	56532.64	4557.01	5015.49	4681.02	5585441	443776	527558	500482
2.4 NACH Cr \$	19257.19	1489.99	1227.66	1294.91	1541815	100909	122239	109983
2.5 NEFT	52847.43	4022.33	4896.66	5097.12	33719541	2716013	3026331	3039491
2.6 UPI @	837143.73	58629.08	94151.85	93350.61	13914932	1014413	1489145	1475464
2.6.1 of which USSD @	17.21	0.99	1.75	2.18	197	12	21	30
3 Debit Transfers and Direct Debits	15343.05	1225.96	1457.43	1453.92	1289611	100325	125654	129549
3.1 BHIM Aadhaar Pay @	214.22	39.82	15.45	14.83	6791	1049	535	487
3.2 NACH Dr \$	13502.52	1048.14	1288.88	1296.38	1280219	99060	124864	128819
3.3 NETC (linked to bank account) @	1626.31	138.00	153.10	142.71	2601	216	256	243
4 Card Payments	63337.24	5370.07	4974.51	4731.29	2152418	169643	193436	188284
4.1 Credit Cards	29145.25	2279.46	2734.74	2629.05	1432255	108752	140660	137234
4.1.1 PoS based \$	15598.70	1210.51	1419.98	1378.71	541944	40466	50811	48854
4.1.2 Others \$	13546.54	1068.95	1314.76	1250.34	890311	68286	89849	88380
4.2 Debit Cards	34192.00	3090.61	2239.77	2102.24	720163	60891	52776	51049
4.2.1 PoS based \$	22917.38	2012.90	1592.87	1499.66	476693	39877	35589	33778
4.2.2 Others \$	11274.61	1077.72	646.89	602.58	243470	21014	17187	17271
5 Prepaid Payment Instruments	74667.44	6258.03	6872.86	6464.03	287111	24738	23967	23114
5.1 Wallets	59112.76	4979.19	5660.41	5294.78	221896	18488	20344	19767
5.2 Cards	15554.69	1278.83	1212.46	1169.24	65215	6250	3624	3347
5.2.1 PoS based \$	1013.09	87.22	721.33	681.07	14777	1301	1190	1016
5.2.2 Others \$	14541.60	1191.62	491.13	488.17	50438	4949	2434	2331
6 Paper-based Instruments	7102.88	593.72	572.39	539.37	7173581	599196	627772	578306
6.1 CTS (NPCI Managed)	7102.88	593.72	572.39	539.37	7173581	599196	627772	578306
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)	1144071.46	83369.04	121008.13	119487.97	65912340	5192060	6167549	6070466
Total Payments (1+2+3+4+5+6)	1146497.08	83563.46	121228.59	119700.28	215858626	17548113	19050136	20407083
Total Digital Payments (1+2+3+4+5)	1139394.20	82969.74	120656.20	119160.91	208685046	16948917	18422364	19828777
PART II - Payment Modes and Channels								
	Volume (lakh)				Value (₹ crore)			
	FY 2022-23	2022 June	2023 May	2023 June	FY 2022-23	2022 June	2023 May	2023 June
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	806541.16	55965.36	87374.84	88411.48	22031617	1631824	2268476	2243149
1.1 Intra-bank \$	62306.61	4309.58	6127.73	6145.85	4191430	305197	424314	416271
1.2 Inter-bank \$	744234.54	51655.77	81247.11	82265.63	17840187	1326627	1844163	1826878
2 Internet Payments (Netbanking / internet browser based) @	42630.64	3572.22	3597.97	3564.77	91539296	8264386	7800705	8354438
2.1 Intra-bank @	10703.78	870.16	916.90	929.63	53506133	5147947	4116658	4456179
2.2 Inter-bank @	31926.86	2702.06	2681.08	2635.13	38033163	3116439	3684047	3898259
B. ATMs								
3. Cash Withdrawal at ATMs \$	69465.15	5730.78	5694.70	5398.31	3305007	271367	279622	268351
3.1 Using Credit Cards \$	88.37	6.79	7.73	7.43	4296	336	366	352
3.2 Using Debit Cards \$	68971.46	5690.79	5655.91	5361.29	3286748	269935	278080	266925
3.3 Using Pre-paid Cards \$	405.32	33.20	31.07	29.58	13963	1096	1175	1074
4. Cash Withdrawal at PoS \$	27.73	2.30	2.33	2.29	278	22	23	23
4.1 Using Debit Cards \$	27.41	2.27	2.31	2.29	276	22	23	23
4.2 Using Pre-paid Cards \$	0.33	0.03	0.02	0.01	2	0	0	0
5. Cash Withdrawal at Micro ATMs @	12375.16	1167.16	979.64	943.77	333966	31318	27469	25991
5.1 AePS @	12375.16	1167.16	979.64	943.77	333966	31318	27469	25991

PART III - Payment Infrastructures (lakh)				
	As on	2022	2023	2023
	March 2023	June	May	June
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	10465.62	9941.74	10616.74	10645.15
1.1 Credit Cards	853.03	787.23	877.47	886.82
1.2 Debit Cards	9612.59	9154.51	9739.26	9758.33
2 Number of PPIs @	16185.22	15608.66	16455.95	16530.36
2.1 Wallets @	13384.65	12932.46	13372.11	13409.19
2.2 Cards @	2800.57	2676.20	3083.84	3121.17
3 Number of ATMs and CRMs	2.59	2.53	2.56	2.59
3.1 Bank owned ATMs\$ and CRMs#	2.23	2.20	2.20	2.23
3.2 White Label ATMs \$	0.36	0.33	0.36	0.36
4 Number of PoS ATMs @	16.11	10.72	14.66	14.96
5 Number of PoS Terminals	77.90	65.91	79.61	80.94
6 Bharat QR @	53.82	42.80	55.45	56.88
7 UPI QR *	2563.77	1952.91	2667.57	2720.15

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
	May	June	May	June
1. Card Payments	95.41	95.88	8319	8658
1.1 Credit Cards	61.30	61.80	6145	6236
1.1.1 PoS based	26.27	27.02	1997	2069
1.1.2 Online	35.03	34.78	4148	4167
1.2 Debit Cards	34.11	34.07	2175	2422
1.2.1 PoS based	14.60	14.55	733	722
1.2.2 Online	19.50	19.53	1442	1700
2. Prepaid Payment Instruments	33.59	34.72	1438	1558
2.1 PoS based	29.95	31.18	1191	1313
2.2 Online	3.64	3.55	247	245
3. Cash Withdrawal at ATMs	7.51	7.63	1731	1977
3.1 Using Credit Cards	0.37	0.40	56	65
3.2 Using Debit Cards	5.00	5.06	951	1132
3.3 Using PPIs	2.14	2.17	724	779
Total International Payments	136.50	138.23	11488	12193

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

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.