

Payment System Indicators								
PART I - Payment System Indicators - Payment & Settlement System Statistics								
	Volume (lakh)				Value (₹ crore)			
	FY 2022-23	2022	2023	2023	FY 2022-23	2022	2023	2023
	1	March	February	March	1	March	February	March
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	41.44	3.25	3.51	3.66	258797336	20588727	22281370	22458408
1.1 Govt. Securities Clearing	15.00	1.04	1.27	1.25	172251292	13682354	14888685	14269424
1.1.1 Outright	7.99	0.46	0.68	0.65	10090700	660443	895740	952079
1.1.2 Repo	4.07	0.30	0.38	0.40	68032487	5341282	6436404	6682508
1.1.3 Tri-party Repo	2.94	0.27	0.21	0.20	94128105	7680629	7556541	6634836
1.2 Forex Clearing	25.16	2.11	2.11	2.28	78932050	6232193	6602897	7329087
1.3 Rupee Derivatives @	1.27	0.11	0.13	0.13	7613994	674180	789788	859897
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	2425.62	230.04	200.50	248.01	149946286	14458955	12053579	16122902
1.1 Customer Transactions	2411.19	228.68	199.35	246.66	131667176	13069669	10566198	14416322
1.2 Interbank Transactions	14.43	1.36	1.14	1.35	18279111	1389286	1487381	1706580
II Retail								
2 Credit Transfers - Retail	983694.78	66517.82	88613.03	100851.12	55012192	5062466	4650034	5906936
2.1 AePS (Fund Transfers) @	5.90	0.56	0.31	0.36	356	35	22	24
2.2 APBS \$	17898.09	1400.66	2584.03	1932.07	247580	15565	35514	26400
2.3 IMPS	56532.64	4920.01	4478.13	4970.56	5585441	462279	468647	546235
2.4 NACH Cr \$	19267.00	1825.88	1527.38	1962.73	1544342	131428	134032	178757
2.5 NEFT	52847.43	4314.20	4675.61	5469.06	33719541	3492578	2775972	3750569
2.6 UPI @	837143.73	54056.51	75347.57	86516.34	13914932	960582	1235847	1404951
2.6.1 of which USSD @	17.21	0.91	1.51	1.50	197	12	17	18
3 Debit Transfers and Direct Debits	15343.22	1136.67	1360.85	1403.39	1289393	98645	115315	126113
3.1 BHIM Aadhaar Pay @	214.22	19.47	11.50	12.92	6791	640	454	492
3.2 NACH Dr \$	13502.69	979.27	1210.19	1246.53	1280001	97801	114630	125376
3.3 NETC (linked to bank account) @	1626.31	137.93	139.16	143.94	2601	204	231	246
4 Card Payments	63344.50	5512.70	4588.51	5016.79	2152425	171159	168378	191035
4.1 Credit Cards	29145.25	2237.51	2323.20	2634.29	1432255	107107	118684	137311
4.1.1 PoS based \$	15598.70	1134.33	1255.88	1404.60	541944	38777	44611	50920
4.1.2 Others \$	13546.54	1103.18	1067.32	1229.69	890311	68330	74073	86391
4.2 Debit Cards	34199.25	3275.19	2265.31	2382.50	720169	64052	49693	53724
4.2.1 PoS based \$	22917.38	2078.45	1581.95	1652.35	476693	40770	33432	35222
4.2.2 Others \$	11281.87	1196.73	683.36	730.15	243477	23282	16261	18502
5 Prepaid Payment Instruments	74667.44	6469.96	6050.89	6225.98	287111	25615	22399	22988
5.1 Wallets	59112.76	5016.86	4929.04	5036.24	221896	20054	18356	18801
5.2 Cards	15554.69	1453.10	1121.85	1189.74	65215	5561	4043	4188
5.2.1 PoS based \$	1013.09	164.77	63.07	64.17	14777	2860	792	825
5.2.2 Others \$	14541.60	1288.34	1058.78	1125.57	50438	2701	3251	3363
6 Paper-based Instruments	7087.81	702.93	538.79	642.40	7162537	694335	554113	701109
6.1 CTS (NPCI Managed)	7087.81	702.93	538.79	642.40	7162537	694335	554113	701109
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)	1144137.76	80340.08	101152.07	114139.67	65903658	6052221	5510239	6948181
Total Payments (1+2+3+4+5+6)	1146563.37	80570.12	101352.56	114387.68	215849944	20511176	17563818	23071084
Total Digital Payments (1+2+3+4+5)	1139475.57	79867.19	100813.78	113745.28	208687407	19816841	17009704	22369974
PART II - Payment Modes and Channels								
	Volume (lakh)				Value (₹ crore)			
	FY 2022-23	2022	2023	2023	FY 2022-23	2022	2023	2023
	1	March	February	March	1	March	February	March
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	806541.16	51636.26	72770.21	81915.13	22031617	1573995	1930127	2250091
1.1 Intra-bank \$	62306.61	4218.03	5107.77	5868.83	4191430	298559	353815	436885
1.2 Inter-bank \$	744234.54	47418.22	67662.44	76046.30	17840187	1275436	1576312	1813207
2 Internet Payments (Netbanking / internet browser based) @	42630.71	3924.86	3319.10	3879.51	91539303	8850603	7380911	8981727
2.1 Intra-bank @	10703.79	962.84	834.56	987.21	53506133	5341587	4172938	4769894
2.2 Inter-bank @	31926.92	2962.02	2484.54	2892.30	38033170	3509016	3207973	4211833
B. ATMs								
3. Cash Withdrawal at ATMs \$	69465.15	5966.82	5471.86	5921.72	3305007	287373	263673	286762
3.1 Using Credit Cards \$	88.37	6.80	7.39	8.26	4296	344	358	402
3.2 Using Debit Cards \$	68971.46	5927.87	5433.00	5878.89	3286748	285893	262090	284949
3.3 Using Pre-paid Cards \$	405.32	32.15	31.47	34.56	13963	1137	1225	1411
4. Cash Withdrawal at PoS \$	27.80	2.30	2.18	2.32	284	22	22	23
4.1 Using Debit Cards \$	27.47	2.21	2.17	2.31	282	21	22	23
4.2 Using Pre-paid Cards \$	0.33	0.09	0.01	0.02	2	0	0	0
5. Cash Withdrawal at Micro ATMs @	12375.16	1032.68	918.44	1083.61	333966	28479	25483	30015
5.1 AePS @	12375.16	1032.68	918.44	1083.61	333966	28479	25483	30015

PART III - Payment Infrastructures (lakh)

	As on	2022	2023	2023
	March 2023	March	February	March
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	10465.62	9912.93	10374.87	10465.62
1.1 Credit Cards	853.03	736.27	833.66	853.03
1.2 Debit Cards	9612.59	9176.66	9541.22	9612.59
2 Number of PPIs @	16185.26	15553.69	16109.65	16185.26
2.1 Wallets @	13384.68	12787.93	13335.10	13384.68
2.2 Cards @	2800.58	2765.76	2774.55	2800.58
3 Number of ATMs and CRMs	2.59	2.52	2.57	2.59
3.1 Bank owned ATMs\$ and CRMs#	2.23	2.20	2.21	2.23
3.2 White Label ATMs \$	0.36	0.31	0.36	0.36
4 Number of Micro ATMs @	16.11	9.16	15.59	16.11
5 Number of PoS Terminals	77.90	60.70	77.58	77.90
6 Bharat QR @	53.82	49.72	52.22	53.82
7 UPI QR *	2563.77	1727.34	2500.89	2563.77

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
	February	March	February	March
1. Card Payments	70.69	80.48	5721	6701
1.1 Credit Cards	40.70	47.69	4098	4845
1.1.1 PoS based	13.74	16.56	1117	1339
1.1.2 Online	26.96	31.14	2981	3506
1.2 Debit Cards	29.99	32.79	1623	1855
1.2.1 PoS based	12.58	13.16	545	582
1.2.2 Online	17.42	19.63	1077	1274
2. Prepaid Payment Instruments	21.63	24.26	833	921
2.1 PoS based	18.79	21.12	641	722
2.2 Online	2.85	3.13	192	199
3. Cash Withdrawal at ATMs	6.26	6.85	1507	1519
3.1 Using Credit Cards	0.22	0.28	36	43
3.2 Using Debit Cards	4.36	4.74	868	849
3.3 Using PPIs	1.68	1.84	602	627
Total International Payments	98.58	111.59	8060	9141

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

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.