

Payment System Indicators								
PART I - Payment System Indicators - Payment & Settlement System Statistics								
	Volume (lakh)				Value (₹ crore)			
	FY 2022-23	2022 May	2023 April	2023 May	FY 2022-23	2022 May	2023 April	2023 May
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FMI)								
1 CCIL Operated Systems	41.44	3.32	3.21	4.03	258797336	19742339	20115131	22537634
1.1 Govt. Securities Clearing	15.00	1.23	1.32	1.63	172251292	13110275	13093142	15227196
1.1.1 Outright	7.99	0.66	0.79	0.98	10090700	832089	1158660	1326724
1.1.2 Repo	4.07	0.31	0.36	0.45	68032487	4940038	6633808	7732270
1.1.3 Tri-party Repo	2.94	0.26	0.17	0.20	94128105	7338148	5300674	6168201
1.2 Forex Clearing	25.16	1.98	1.79	2.23	78932050	6039213	6450151	6189356
1.3 Rupee Derivatives @	1.27	0.11	0.09	0.17	7613994	592851	571838	1121082
B. Payment Systems								
I Financial Market Infrastructures (FMI)								
1 Credit Transfers - RTGS	2425.62	195.72	201.57	220.46	149946286	11183947	11876806	12882587
1.1 Customer Transactions	2411.19	194.53	200.44	219.21	131667176	9851274	10452024	11413321
1.2 Interbank Transactions	14.43	1.19	1.13	1.25	18279111	1332673	1424781	1469266
II Retail								
2 Credit Transfers - Retail	983694.78	72187.50	100492.45	107130.93	55012192	4177865	4834441	5196720
2.1 AePS (Fund Transfers) @	5.90	0.58	0.36	0.34	356	36	25	23
2.2 APBS \$	17898.09	2268.03	1066.77	1838.94	247580	41011	19744	31424
2.3 IMPS	56532.64	4848.13	4957.93	5015.49	5585441	452328	521050	527558
2.4 NACH Cr \$	19267.00	1794.53	1009.42	1227.66	1544342	97341	117079	122239
2.5 NEFT	52847.43	3813.34	4825.37	4896.66	33719541	2546928	2761038	3026331
2.6 UPI @	837143.73	59462.89	88632.60	94151.85	13914932	1040221	1415505	1489145
2.6.1 of which USSD @	17.21	1.00	1.64	1.75	197	14	19	21
3 Debit Transfers and Direct Debits	15343.22	1177.32	1398.58	1457.43	1289393	95542	120185	125654
3.1 BHIM Aadhaar Pay @	214.22	17.81	16.09	15.45	6791	571	604	535
3.2 NACH Dr \$	13502.69	1018.05	1242.93	1288.88	1280001	94752	119338	124864
3.3 NETC (linked to bank account) @	1626.31	141.46	139.56	153.10	2601	218	243	256
4 Card Payments	63337.24	5693.68	4887.94	4974.51	2152418	179494	187396	193436
4.1 Credit Cards	29145.25	2378.03	2592.55	2734.74	1432255	113694	132769	140660
4.1.1 PoS based \$	15598.70	1220.26	1408.20	1419.98	541944	42266	51624	50811
4.1.2 Others \$	13546.54	1157.77	1184.35	1314.76	890311	71428	81144	89849
4.2 Debit Cards	34192.00	3315.65	2295.38	2239.77	720163	65800	54627	52776
4.2.1 PoS based \$	22917.38	2150.28	1633.96	1592.87	476693	44273	37647	35589
4.2.2 Others \$	11274.61	1165.37	661.43	646.89	243470	21527	16980	17187
5 Prepaid Payment Instruments	74667.44	6529.11	6313.42	6872.86	287111	25698	22595	23967
5.1 Wallets	59112.76	5198.06	5145.40	5660.41	221896	19616	18894	20344
5.2 Cards	15554.69	1331.05	1168.01	1212.46	65215	6082	3701	3624
5.2.1 PoS based \$	1013.09	92.80	676.37	721.33	14777	1336	1080	1190
5.2.2 Others \$	14541.60	1238.25	491.65	491.13	50438	4746	2620	2434
6 Paper-based Instruments	7087.81	590.44	554.06	572.39	7162537	594562	639281	627772
6.1 CTS (NPCI Managed)	7087.81	590.44	554.06	572.39	7162537	594562	639281	627772
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)	1144130.50	86178.05	113646.45	121008.13	65903651	5073160	5803897	6167549
Total Payments (1+2+3+4+5+6)	1146556.12	86373.77	113848.01	121228.59	215849937	16257107	17680703	19050136
Total Digital Payments (1+2+3+4+5)	1139468.31	85783.33	113293.95	120656.20	208687400	15662546	17041422	18422364
PART II - Payment Modes and Channels								
	Volume (lakh)				Value (₹ crore)			
	FY 2022-23	2022 May	2023 April	2023 May	FY 2022-23	2022 May	2023 April	2023 May
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	806541.16	57896.19	83595.17	87374.84	22031617	1672651	2154811	2268476
1.1 Intra-bank \$	62306.61	4617.48	5789.55	6127.73	4191430	318546	402248	424314
1.2 Inter-bank \$	744234.54	53278.71	77805.62	81247.11	17840187	1354105	1752562	1844163
2 Internet Payments (Netbanking / internet browser based) @	42630.64	3015.15	3406.99	3597.36	91539296	5707944	7036829	7800437
2.1 Intra-bank @	10703.78	675.57	855.07	916.83	53506133	3628328	3713764	4116621
2.2 Inter-bank @	31926.86	2339.58	2551.92	2680.53	38033163	2079615	3323065	3683816
B. ATMs								
3. Cash Withdrawal at ATMs \$	69465.15	5868.45	5707.08	5694.70	3305007	280267	282873	279622
3.1 Using Credit Cards \$	88.37	6.64	7.49	7.73	4296	328	357	366
3.2 Using Debit Cards \$	68971.46	5829.01	5667.31	5655.91	3286748	278833	281248	278080
3.3 Using Pre-paid Cards \$	405.32	32.79	32.28	31.07	13963	1106	1268	1175
4. Cash Withdrawal at PoS \$	27.73	2.23	2.10	2.33	278	22	21	23
4.1 Using Debit Cards \$	27.41	2.20	2.09	2.31	276	22	21	23
4.2 Using Pre-paid Cards \$	0.33	0.03	0.01	0.02	2	0	0	0
5. Cash Withdrawal at Micro ATMs @	12375.16	1073.66	998.82	990.53	333966	29828	28954	27958
5.1 AePS @	12375.16	1073.66	998.82	990.53	333966	29828	28954	27958

PART III - Payment Infrastructures (lakh)				
	As on	2022	2023	2023
	March 2023	May	April	May
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	10465.62	9944.98	10535.25	10616.74
1.1 Credit Cards	853.03	768.77	865.13	877.47
1.2 Debit Cards	9612.59	9176.21	9670.12	9739.26
2 Number of PPIs @	16185.26	15591.10	16414.16	16455.95
2.1 Wallets @	13384.68	12884.13	13334.21	13372.11
2.2 Cards @	2800.58	2706.97	3079.95	3083.84
3 Number of ATMs and CRMs	2.59	2.52	2.55	2.56
3.1 Bank owned ATMs\$ and CRMs#	2.23	2.20	2.19	2.20
3.2 White Label ATMs \$	0.36	0.32	0.36	0.36
4 Number of Micro ATMs @	16.11	10.13	14.28	14.66
5 Number of PoS Terminals	77.90	61.69	78.37	79.61
6 Bharat QR @	53.82	41.38	54.36	55.45
7 UPI QR *	2563.77	1881.16	2609.08	2667.57

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
	April	May	April	May
1. Card Payments	78.13	95.41	6720	8319
1.1 Credit Cards	48.13	61.30	4919	6145
1.1.1 PoS based	17.84	26.27	1394	1997
1.1.2 Online	30.29	35.03	3525	4148
1.2 Debit Cards	30.01	34.11	1800	2175
1.2.1 PoS based	11.82	14.60	569	733
1.2.2 Online	18.18	19.50	1231	1442
2. Prepaid Payment Instruments	24.87	33.59	997	1438
2.1 PoS based	21.81	29.95	792	1191
2.2 Online	3.06	3.64	206	247
3. Cash Withdrawal at ATMs	6.70	7.51	1433	1731
3.1 Using Credit Cards	0.30	0.37	47	56
3.2 Using Debit Cards	4.55	5.00	769	951
3.3 Using PPIs	1.84	2.14	617	724
Total International Payments	109.70	136.50	9150	11488

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

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.