

**Payment System Indicators**

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

	Volume (lakh)				Value (₹ crore)			
	FY 2021-22	2021	2022	2022	FY 2021-22	2021	2022	2022
		November	October	November		November	October	November
	1	2	3	4	1	2	3	4
<b>A. Settlement Systems</b>								
<b>Financial Market Infrastructures (FMIs)</b>								
1 CCIL Operated Systems	33.01	2.56	3.06	3.67	206873112	17364382	20887702	22488758
1.1 Govt. Securities Clearing	12.22	0.97	1.07	1.26	142072939	12229072	13863316	15457897
1.1.1 Outright	6.22	0.46	0.54	0.66	8793301	617831	672816	759097
1.1.2 Repo	3.08	0.26	0.31	0.36	51015712	4273958	5277168	6039868
1.1.3 Tri-party Repo	2.92	0.25	0.22	0.23	82263926	7337283	7913333	8658933
1.2 Forex Clearing	19.91	1.53	1.90	2.33	59775826	4816873	6514292	6577286
1.3 Rupee Derivatives @	0.88	0.06	0.08	0.08	5024347	318437	510094	453575
<b>B. Payment Systems</b>								
<b>I Financial Market Infrastructures (FMIs)</b>								
1 Credit Transfers - RTGS	2078.39	172.14	190.34	206.46	128657516	10981778	11551277	12291749
1.1 Customer Transactions	2063.73	170.95	189.18	205.30	113319292	9589985	10015711	10691727
1.2 Interbank Transactions	14.66	1.19	1.15	1.16	15338225	1391793	1535565	1600022
<b>II Retail</b>								
2 Credit Transfers - Retail	577934.74	51880.87	85748.55	84557.58	42728006	3554896	4557107	4527540
2.1 AePS (Fund Transfers) @	9.76	0.62	0.56	0.51	575	35	31	29
2.2 APBS \$	12573.33	1119.16	1843.72	1065.62	133345	9750	25462	9460
2.3 IMPS	46625.25	4120.29	4824.59	4634.80	4171037	364672	466082	454679
2.4 NACH Cr \$	18757.82	1382.00	1454.99	1373.88	1281685	97513	127118	141901
2.5 NEFT	40407.29	3394.00	4570.48	4388.30	28725463	2314490	2726827	2730878
2.6 UPI @	459561.30	41864.80	73054.21	73094.47	8415900	768436	1211588	1190593
2.6.1 of which USSD @	11.99	1.00	1.26	1.79	177	15	15	19
3 Debit Transfers and Direct Debits	12189.49	1039.13	1297.79	1316.60	1034444	87111	106956	110181
3.1 BHIM Aadhaar Pay @	227.73	19.78	19.99	14.52	6113	536	604	475
3.2 NACH Dr \$	10754.74	907.32	1139.92	1164.17	1026641	86417	106131	109479
3.3 NETC (linked to bank account) @	1207.02	112.03	137.88	137.91	1689	158	221	227
4 Card Payments	61,782.93	5,418.18	5,533.37	4,969.35	17,01,851	1,56,326	1,96,402	1,70,738
4.1 Credit Cards	22,398.82	2,011.16	2,557.88	2,351.41	971638	89217	129076	114821
4.1.1 PoS based \$	11124.59	1068.93	1448.32	1319.99	380643	37499	53890	46296
4.1.2 Others \$	11274.23	942.23	1109.56	1031.42	590994	51718	75186	68525
4.2 Debit Cards	39,384.11	3,407.02	2,975.49	2,617.94	730213	67109	67326	55917
4.2.1 PoS based \$	22967.10	2112.05	2062.25	1791.75	451550	43751	46420	37559
4.2.2 Others \$	16417.00	1294.97	913.24	826.19	278663	23358	20906	18358
5 Prepaid Payment Instruments	65,782.75	6,107.05	6,167.35	6,075.20	279416	24885	24296	22808
5.1 Wallets	53013.86	4870.19	4877.04	4730.07	220183	21041	18450	17342
5.2 Cards	12,768.89	1,236.87	1,290.31	1,345.14	59233	3844	5846	5466
5.2.1 PoS based \$	1116.16	74.48	83.89	77.72	19546	1287	1169	1039
5.2.2 Others \$	11652.73	1162.38	1206.42	1267.42	39687	2557	4677	4428
6 Paper-based Instruments	6,999.12	577.00	561.89	586.94	6650333	533223	550935	581120
6.1 CTS (NPCI Managed)	6999.12	577.00	561.89	586.94	6650333	533223	550935	581120
6.2 Others	0.00	0.00	0.00	0.00	0	0	0	0
<b>Total Retail Payments (2+3+4+5+6)</b>	<b>7,24,689.03</b>	<b>65,022.23</b>	<b>99,308.95</b>	<b>97,505.68</b>	<b>52394049</b>	<b>4356441</b>	<b>5435696</b>	<b>5412387</b>
<b>Total Payments (1+2+3+4+5+6)</b>	<b>7,26,767.42</b>	<b>65,194.37</b>	<b>99,499.28</b>	<b>97,712.14</b>	<b>181051565</b>	<b>15338219</b>	<b>16986973</b>	<b>17704137</b>
<b>Total Digital Payments (1+2+3+4+5)</b>	<b>7,19,768.30</b>	<b>64,617.37</b>	<b>98,937.39</b>	<b>97,125.20</b>	<b>174401233</b>	<b>14804996</b>	<b>16436039</b>	<b>17123017</b>

**PART II - Payment Modes and Channels**

	Volume (lakh)				Value (₹ crore)			
	FY 2021-22	2021	2022	2022	FY 2021-22	2021	2022	2022
		November	October	November		November	October	November
	1	2	3	4	1	2	3	4
<b>A. Other Payment Channels</b>								
1 Mobile Payments (mobile app based)	5,06,842.31	45,548.53	78,248.76	79,124.19	1,49,61,371	13,24,008	19,81,459	19,92,072
1.1 Intra-bank \$	40,805.69	3,732.97	5,473.11	5,342.59	27,26,363	2,39,989	3,51,598	3,54,973
1.2 Inter-bank \$	4,66,036.62	41,815.57	72,775.65	73,781.60	1,22,35,007	10,84,018	16,29,861	16,37,100
2 Internet Payments (Netbanking / internet browser based) @	40,726.59	3,318.59	3,628.03	3,496.04	8,31,59,996	70,10,707	71,82,384	78,18,605
2.1 Intra-bank @	9,583.32	790.69	873.32	870.33	5,21,42,582	44,64,587	41,26,602	46,06,598
2.2 Inter-bank @	31,143.27	2,527.90	2,754.70	2,625.70	3,10,17,413	25,46,120	30,55,782	32,12,007
<b>B. ATMs</b>								
3. Cash Withdrawal at ATMs \$	65,240.43	5,687.57	6,122.24	5,606.57	31,11,946	2,71,730	2,91,667	2,65,204
3.1 Using Credit Cards \$	62.37	5.45	7.67	7.59	3,130	276	375	367
3.2 Using Debit Cards \$	64851.61	5653.68	6076.09	5566.62	30,97,739	2,70,515	2,90,080	2,63,748
3.3 Using Pre-paid Cards \$	326.45	28.44	38.48	32.36	11,076	939	1,212	1,089
4. Cash Withdrawal at PoS \$	91.17	4.82	2.15	2.30	728	63	22,323	23,320
4.1 Using Debit Cards \$	79.42	4.14	2.12	2.28	557	39	22	23
4.2 Using Pre-paid Cards \$	11.75	0.68	0.03	0.02	171	24	0	0
5. Cash Withdrawal at Micro ATMs @	11126.04	925.63	1156.16	944.92	2,99,776	25,112	30,463	25,541
5.1 AePS @	11126.04	925.63	1156.16	944.92	2,99,776	25,112	30,463	25,541

**PART III - Payment Infrastructures (lakh)**

	As on March	2021	2022	2022
	2022	November	October	November
	1	2	3	4
<b>Payment System Infrastructures</b>				
1 Number of Cards	9912.93	10015.90	10235.99	10283.92
1.1 Credit Cards	736.27	675.83	793.68	806.65
1.2 Debit Cards	9,176.66	9,340.07	9442.32	9477.28
2 Number of PPIs @	15,553.69	14,832.43	15,985.59	16,098.30
2.1 Wallets @	12,787.93	12,318.18	13,195.92	13,269.81
2.2 Cards @	2,765.76	2,514.26	2,789.67	2,828.48
3 Number of ATMs and CRMs	2.52	2.42	2.55	2.55
3.1 Bank owned ATMs\$ and CRMs#	2.20	2.13	2.20	2.20
3.2 White Label ATMs \$	0.31	0.29	0.35	0.36
4 Number of Micro ATMs @	9.16	6.93	12.91	13.34
5 Number of PoS Terminals	60.70	52.92	72.11	73.52
6 Bharat QR @	49.72	45.41	47.19	48.25
7 UPI QR *	1727.34	1373.33	2253.23	2302.87

**PART IV - Domestic Payment Frauds**

	Volume (Lakh)	Value (Crore)	One in every X payment transaction fraudulent	FTS (Fraud / Payment Value * 10000)
September 2022	1.71	249.42	58,177	0.127 bps
October 2022	1.79	219.73	59,533	0.127 bps
November 2022	2.06	257.04	50,626	0.143 bps

@: New inclusion w.e.f. November 2019

#: Data reported by Co-operative Banks, LABs and RRBs included with effect from Dec 2021.

\$ : Inclusion separately initiated from November 2019 - would have been part of other items hitherto.

\*: New inclusion w.e.f. September 2020; Includes only static UPI QR Code

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.