

PART I - Payment System Indicators - Payment & Settlement System Statistics								
	Volume (lakh)				Value (₹ crore)			
	FY 2023-24	2023 November	2024 October	2024 November	FY 2023-24	2023 November	2024 October	2024 November
	1	2	3	4	1	2	3	4
<b>A. Settlement Systems</b>								
<b>Financial Market Infrastructures (FMIs)</b>								
1 CCIL Operated Systems	43.04	3.08	3.59	2.61	259206893	21011085	25730864	20592498
1.1 Govt. Securities Clearing	16.80	1.24	1.69	1.10	170464587	13568124	16664120	13954925
1.1.1 Outright	9.51	0.64	1.04	0.54	13463848	939382	1626397	847485
1.1.2 Repo	4.94	0.41	0.41	0.35	76718788	5919154	6573748	5366007
1.1.3 Tri-party Repo	2.35	0.19	0.23	0.20	80281951	6709589	8463975	7741434
1.2 Forex Clearing	24.92	1.74	1.74	1.40	80984671	6922315	8046345	5972544
1.3 Rupee Derivatives @	1.31	0.10	0.16	0.11	7757636	520645	1020399	665029
<b>B. Payment Systems</b>								
<b>I Financial Market Infrastructures (FMIs)</b>								
1 Credit Transfers - RTGS	2700.16	219.20	267.92	240.29	170886670	13591443	17070975	14826882
1.1 Customer Transactions	2886.04	218.05	266.69	239.16	152406168	12078797	15418778	13504833
1.2 Interbank Transactions	14.12	1.15	1.23	1.12	18480503	1512645	1652197	1322050
<b>II Retail</b>								
2 Credit Transfers - Retail	1486106.89	128072.73	185187.17	170358.50	67542859	5673303	7358283	6274182
2.1 AePS (Fund Transfers) @	3.92	0.30	0.31	0.30	261	19	17	14
2.2 APBS \$	25888.17	3221.01	4021.91	2250.97	390743	47635	69157	32384
2.3 IMPS	60053.35	4723.84	4668.23	4079.18	6495652	535002	629382	558328
2.4 NACH Cr \$	16227.27	1380.65	1463.68	1438.33	1525104	142415	157479	147385
2.5 NEFT	72639.50	6394.01	9183.38	7769.51	39136014	3208491	4152428	3380884
2.6 UPI @	1311294.68	112352.92	165849.66	154820.21	19995086	1739741	2349821	2155187
2.6.1 of which USSD @	26.19	2.69	1.64	1.56	352	37	18	16
3 Debit Transfers and Direct Debits	18249.53	1527.84	1871.73	1894.74	1687658	142456	189818	185643
3.1 BHIM Aadhaar Pay @	193.59	18.82	24.54	19.29	6112	590	773	629
3.2 NACH Dr \$	16426.49	1376.66	1710.21	1732.94	1678769	141646	188844	184814
3.3 NETC (linked to bank account) @	1629.45	132.36	136.98	142.51	2777	220	202	200
4 Card Payments	58469.79	4742.56	5762.99	5171.02	2423563	210038	248709	208387
4.1 Credit Cards	35610.15	2970.90	4332.14	3936.04	1831134	160644	201789	169298
4.1.1 PoS based \$	18614.08	1583.66	2196.73	2036.02	651911	59015	79293	68233
4.1.2 Others \$	16996.08	1387.24	2135.41	1900.02	1179223	101629	122496	101065
4.2 Debit Cards	22859.64	1771.66	1430.85	1234.98	592429	49394	46920	39089
4.2.1 PoS based \$	16477.95	1301.95	1063.85	919.33	393589	34379	32182	26756
4.2.2 Others \$	6381.69	469.71	367.00	315.65	198840	15015	14738	12333
5 Prepaid Payment Instruments	78775.40	6510.09	5977.88	5847.81	283048	24248	20419	19214
5.1 Wallets	63256.69	5308.63	4425.20	4462.09	234353	19853	13074	13130
5.2 Cards	15518.71	1201.46	1552.68	1385.72	48695	4394	7345	6083
5.2.1 PoS based \$	8429.87	662.14	718.88	663.27	11247	891	981	915
5.2.2 Others \$	7088.84	539.32	833.81	722.45	37447	3504	6365	5168
6 Paper-based Instruments	6632.10	525.55	546.98	472.48	7212333	558866	624057	537849
6.1 CTS (NPCI Managed)	6632.10	525.55	546.98	472.48	7212333	558866	624057	537849
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>141378.76</b>	<b>199346.75</b>	<b>183744.55</b>	<b>79149461</b>	<b>6608910</b>	<b>8441287</b>	<b>7225275</b>
<b>Total Payments (1+2+3+4+5+6)</b>	<b>1650933.88</b>	<b>141597.96</b>	<b>199614.67</b>	<b>183984.84</b>	<b>250036131</b>	<b>20200353</b>	<b>25512262</b>	<b>22052158</b>
<b>Total Digital Payments (1+2+3+4+5)</b>	<b>1644301.78</b>	<b>141072.41</b>	<b>199067.69</b>	<b>183512.36</b>	<b>242823799</b>	<b>19641487</b>	<b>24888205</b>	<b>21514309</b>

PART II - Payment Modes and Channels								
	Volume (lakh)				Value (₹ crore)			
	FY 2023-24	2023 November	2024 October	2024 November	FY 2023-24	2023 November	2024 October	2024 November
	1	2	3	4	1	2	3	4
<b>A. Other Payment Channels</b>								
1 Mobile Payments (mobile app based)	1252599.21	108646.12	154874.97	144939.48	30687088	2646783	3532207	3215469
1.1 Intra-bank \$	83000.56	6927.98	9126.57	8518.56	5676805	478326	657333	598558
1.2 Inter-bank \$	1169598.65	101718.14	145748.39	136420.92	25010283	2168458	2874874	2616911
2 Internet Payments (Netbanking / internet browser based) @	45034.98	3622.58	4232.23	3624.01	102117736	8033440	10303412	9002230
2.1 Intra-bank @	12033.28	988.62	1151.19	1024.09	53247042	4130936	5085518	4483631
2.2 Inter-bank @	33001.71	2633.96	3081.04	2599.92	48870694	3902504	5217894	4518598
<b>B. ATMs</b>								
3 Cash Withdrawal at ATMs \$	66440.72	5542.64	5545.04	4760.71	3259388	276530	285506	241717
3.1 Using Credit Cards \$	95.80	7.89	8.32	7.75	4648	391	444	410
3.2 Using Debit Cards \$	66001.01	5505.75	5515.23	4734.61	3241538	275032	284076	240471
3.3 Using Pre-paid Cards \$	343.90	28.99	21.49	18.35	13202	1107	985	837
4 Cash Withdrawal at PoS \$	15.18	0.75	0.29	0.28	148	7	3	3
4.1 Using Debit Cards \$	15.06	0.75	0.28	0.27	147	7	3	3
4.2 Using Pre-paid Cards \$	0.12	0.01	0.01	0.02	1	0	0	0
5 Cash Withdrawal at Micro ATMs @	11754.95	1079.59	1227.30	898.33	314003	28972	31480	22981
5.1 AePS @	11754.95	1079.59	1227.30	898.33	314003	28972	31480	22981

PART III - Payment Infrastructures (lakh)				
	As on March 2024	2023 November	2024 October	2024 November
	1	2	3	4
<b>Payment System Infrastructures</b>				
1 Number of Cards	10667.22	10725.71	11017.88	11008.78
1.1 Credit Cards	1018.03	960.01	1068.90	1072.40
1.2 Debit Cards	9649.19	9765.69	9948.98	9936.38
2 Number of PPIs @	16743.63	16944.31	15503.27	15624.08
2.1 Wallets @	13381.80	13758.21	11439.31	11460.53
2.2 Cards @	3361.82	3186.10	4063.95	4163.55
3 Number of ATMs and CRMs	2.58	2.58	2.56	2.55
3.1 Bank owned ATMs\$ and CRMs#	2.23	2.24	2.21	2.20
3.2 White Label ATMs \$	0.35	0.34	0.35	0.35
4 Number of Micro ATMs @	17.55	15.87	14.43	14.43

5 Number of PoS Terminals	89.03	84.32	95.09	96.91
6 Bharat QR @	62.50	58.74	64.31	63.60
7 UPI QR *	3434.93	3087.39	6167.67	6260.92

#### 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
	October	November	October	November
1. Card Payments	122.72	114.04	9151	8514
1.1 Credit Cards	77.03	71.79	6796	6433
1.1.1 PoS based	31.64	28.38	2246	2100
1.1.2 Online	45.38	43.41	4550	4333
1.2 Debit Cards	45.69	42.24	2355	2081
1.2.1 PoS based	22.04	19.97	968	805
1.2.2 Online	23.65	22.27	1388	1276
2. Prepaid Payment Instruments	39.97	32.04	1523	1216
2.1 PoS based	34.57	27.59	1204	977
2.2 Online	5.40	4.45	319	239
3. Cash Withdrawal at ATMs	6.81	6.17	1638	1378
3.1 Using Credit Cards	0.53	0.46	109	87
3.2 Using Debit Cards	4.20	3.94	809	702
3.3 Using PPIs	2.08	1.77	720	588
<b>Total International Payments</b>	<b>169.49</b>	<b>152.25</b>	<b>12312</b>	<b>11107</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
August 2024	2.34	401	79284.04	0.170 bps
September 2024	2.19	401	84751.16	0.158 bps
October 2024	2.35	411	87719.87	0.159 bps
November 2024	2.03	345	93298.98	0.155 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.