



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

	As on	2022	2023	2023
	March 2023	October	September	October
	1	2	3	4
<b>Payment System Infrastructures</b>				
1 Number of Cards	10465.62	10235.99	10713.04	10748.82
1.1 Credit Cards	853.03	793.68	930.17	947.11
1.2 Debit Cards	9612.59	9442.32	9782.86	9801.71
2 Number of PPIs @	16185.22	15985.59	16718.09	16830.87
2.1 Wallets @	13384.65	13195.92	13437.06	13576.88
2.2 Cards @	2800.57	2789.67	3281.03	3253.99
3 Number of ATMs and CRMs	2.59	2.55	2.58	2.58
3.1 Bank owned ATMs\$ and CRMs#	2.23	2.20	2.23	2.23
3.2 White Label ATMs \$	0.36	0.35	0.35	0.35
4 Number of Micro ATMs @	16.11	12.91	14.87	15.30
5 Number of PoS Terminals	77.90	72.11	83.03	83.48
6 Bharat QR @	53.82	47.19	59.82	59.75
7 UPI QR *	2563.77	2253.23	2950.06	3017.20

**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
	September	October	September	October
1. Card Payments	97.60	101.98	8715	9556
1.1 Credit Cards	61.55	65.29	5859	6462
1.1.1 PoS based	24.50	28.01	1785	2519
1.1.2 Online	37.04	37.28	4074	3944
1.2 Debit Cards	36.05	36.69	2856	3094
1.2.1 PoS based	13.80	16.47	725	1105
1.2.2 Online	22.25	20.22	2131	1990
2. Prepaid Payment Instruments	38.15	41.76	1530	1574
2.1 PoS based	33.00	36.30	1174	1237
2.2 Online	5.15	5.45	356	336
3. Cash Withdrawal at ATMs	7.72	8.30	2329	4349
3.1 Using Credit Cards	0.52	0.62	105	2385
3.2 Using Debit Cards	4.79	5.19	1176	1103
3.3 Using PPIs	2.41	2.49	1047	862
<b>Total International Payments</b>	<b>143.47</b>	<b>152.03</b>	<b>12573</b>	<b>15479</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

Note : 1. Data is provisional.

- ECS (Debit and Credit) has been merged with NACH with effect from January 31, 2020.
- 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.
- 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.
- 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).
- Data does not include attempts to perpetrate frauds.