

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	September	August	September	1	September	August	September
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	41.44	3.97	3.83	3.73	258797336	24321858	21796085	21104039
1.1 Govt. Securities Clearing	15.00	1.51	1.46	1.52	172251292	16060463	14374901	13723954
1.1.1 Outright	7.99	0.86	0.82	0.93	10090700	1027326	1075273	1211320
1.1.2 Repo	4.07	0.36	0.44	0.41	68032487	6014630	6265271	5629136
1.1.3 Tri-party Repo	2.94	0.30	0.20	0.19	94128105	9018508	7034358	6883498
1.2 Forex Clearing	25.16	2.34	2.23	2.10	78932050	7499481	6636448	6811643
1.3 Rupee Derivatives @	1.27	0.11	0.14	0.11	7613994	761914	784735	568441
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	2425.62	198.30	218.08	213.94	149946286	13789637	13742007	14545183
1.1 Customer Transactions	2411.19	197.10	216.88	212.80	131667176	12094321	12202747	12960210
1.2 Interbank Transactions	14.43	1.20	1.20	1.13	18279111	1695316	1539260	1584974
II Retail								
2 Credit Transfers - Retail	983620.84	79564.56	119823.49	119215.72	55009620	4621357	5374181	5340256
2.1 AePS (Fund Transfers) @	5.90	0.55	0.34	0.31	356	32	22	21
2.2 APBS \$	17833.95	1170.40	1791.92	1818.74	247535	12805	20129	17943
2.3 IMPS	56532.64	4622.31	4891.65	4728.97	5585441	454451	514280	507497
2.4 NACH Cr \$	19257.19	1630.85	1627.49	1512.78	1541815	114718	128612	109472
2.5 NEFT	52847.43	4332.45	5651.92	5598.05	33719541	2922913	3134602	3126190
2.6 UPI @	837143.73	67808.00	105860.16	105556.87	13914932	1116438	1576537	1579133
2.6.1 of which USSD @	17.21	1.47	2.60	2.52	197	17	41	37
3 Debit Transfers and Direct Debits	15343.05	1257.34	1522.83	1514.68	1289611	106118	135193	138748
3.1 BHIM Aadhaar Pay @	214.22	16.35	13.96	13.87	6791	516	416	441
3.2 NACH Dr \$	13502.52	1114.09	1374.16	1371.81	1280219	105390	134543	138081
3.3 NETC (linked to bank account) @	1626.31	126.90	134.72	129.00	2601	211	234	226
4 Card Payments	63324.72	5352.43	4981.95	4578.77	2152245	183298	201292	189199
4.1 Credit Cards	29145.24	2453.06	2905.78	2739.43	1432255	122094	148602	142320
4.1.1 PoS based \$	15598.46	1311.63	1520.79	1420.96	541932	44969	52961	49440
4.1.2 Others \$	13546.79	1141.43	1384.99	1318.47	890323	77125	95641	92879
4.2 Debit Cards	34179.48	2899.38	2076.18	1839.34	719989	61204	52690	46880
4.2.1 PoS based \$	22904.86	1887.58	1495.96	1326.09	476520	38093	34615	30525
4.2.2 Others \$	11274.61	1011.80	580.22	513.26	243470	23111	18075	16355
5 Prepaid Payment Instruments	74667.44	6048.61	6366.80	6143.16	287111	24090	23669	23668
5.1 Wallets	59112.76	4706.99	5041.90	4899.67	221896	17915	19987	19926
5.2 Cards	15554.69	1341.62	1324.90	1243.49	65215	6175	3682	3742
5.2.1 PoS based \$	1013.09	79.41	742.19	721.81	14777	1172	862	852
5.2.2 Others \$	14541.60	1262.21	582.71	521.68	50438	5004	2820	2890
6 Paper-based Instruments	7109.28	603.84	565.42	538.35	7172904	590573	593323	575021
6.1 CTS (NPCI Managed)	7109.28	603.84	565.42	538.35	7172904	590573	593323	575021
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)	1144065.34	92826.79	133260.50	131990.68	65911490	5525435	6327659	6266892
Total Payments (1+2+3+4+5+6)	1146490.96	93025.09	133478.58	132204.62	215857776	19315072	20069666	20812075
Total Digital Payments (1+2+3+4+5)	1139381.68	92421.25	132913.16	131666.27	208684872	18724499	19476343	20237054
PART II - Payment Modes and Channels								
	Volume (lakh)				Value (₹ crore)			
	FY 2022-23	2022	2023	2023	FY 2022-23	2022	2023	2023
	1	September	August	September	1	September	August	September
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	805338.23	65660.55	101423.21	101214.61	22031628	1791834	2423257	2434721
1.1 Intra-bank \$	62306.61	5133.31	6553.02	6606.30	4191430	348494	439916	446014
1.2 Inter-bank \$	743031.61	60527.24	94870.20	94608.31	17840197	1443340	1983340	1988707
2 Internet Payments (Netbanking / internet browser based) @	42630.64	3576.41	3790.98	3656.92	91539296	8423481	8295085	8219736
2.1 Intra-bank @	10703.78	918.60	1033.68	991.70	53506133	4985305	4490488	4178539
2.2 Inter-bank @	31926.86	2657.81	2757.30	2665.22	38033163	3438176	3804596	4041198
B. ATMs								
3. Cash Withdrawal at ATMs \$	69468.87	5725.73	5723.39	5377.11	3305008	265243	273107	260496
3.1 Using Credit Cards \$	88.37	7.22	8.09	7.85	4296	351	383	380
3.2 Using Debit Cards \$	68975.18	5684.15	5685.19	5340.59	3286749	263765	271612	259054
3.3 Using Pre-paid Cards \$	405.32	34.36	30.12	28.67	13963	1127	1112	1062
4. Cash Withdrawal at PoS \$	27.73	2.71	1.26	0.97	278	34	12	9
4.1 Using Debit Cards \$	27.41	2.67	1.25	0.96	276	34	12	9
4.2 Using Pre-paid Cards \$	0.33	0.04	0.01	0.01	2	0	0	0
5. Cash Withdrawal at Micro ATMs @	12375.16	1004.99	1055.42	991.43	333966	26097	27023	25477
5.1 AePS @	12375.16	1004.99	1055.42	991.43	333966	26097	27023	25477

PART III - Payment Infrastructures (lakh)				
	As on	2022	2023	2023
	March 2023	September	August	September
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	10465.62	10162.40	10693.35	10598.05
1.1 Credit Cards	853.03	777.02	912.78	930.17
1.2 Debit Cards	9612.59	9385.38	9780.57	9667.88
2 Number of PPIs @	16185.22	15860.18	16625.74	16718.09
2.1 Wallets @	13384.65	13106.33	13328.60	13437.06
2.2 Cards @	2800.57	2753.84	3297.15	3281.03
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	12.43	15.29	14.87
5 Number of PoS Terminals	77.90	70.35	82.47	83.02
6 Bharat QR @	53.82	48.64	58.99	59.82
7 UPI QR *	2563.77	2164.30	2881.64	2950.06

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
	August	September	August	September
1. Card Payments	88.45	97.60	7849	8715
1.1 Credit Cards	55.82	61.55	5443	5859
1.1.1 PoS based	20.43	24.50	1452	1785
1.1.2 Online	35.40	37.04	3990	4074
1.2 Debit Cards	32.63	36.05	2406	2856
1.2.1 PoS based	11.66	13.80	590	725
1.2.2 Online	20.97	22.25	1816	2131
2. Prepaid Payment Instruments	29.10	38.15	1297	1530
2.1 PoS based	25.03	33.00	980	1174
2.2 Online	4.06	5.15	317	356
3. Cash Withdrawal at ATMs	6.70	7.72	2445	2329
3.1 Using Credit Cards	0.48	0.52	97	105
3.2 Using Debit Cards	4.10	4.79	1135	1176
3.3 Using PPIs	2.12	2.41	1213	1047
Total International Payments	124.25	143.47	11591	12573

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	55057.68	0.174 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.