

**Payment System Indicators**

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

	Volume (lakh)				Value (₹ crore)			
	FY 2023-24	2023	2024	2024	FY 2023-24	2023	2024	2024
	1	March	February	March	1	March	February	March
<b>A. Settlement Systems</b>								
<b>Financial Market Infrastructures (FMIs)</b>								
1 CCIL Operated Systems	43.04	3.66	3.60	3.48	259206893	22458408	21907760	21627756
1.1 Govt. Securities Clearing	16.80	1.25	1.46	1.14	170464587	14269424	14722762	13374679
1.1.1 Outright	9.51	0.65	0.87	0.60	13463848	952079	1273135	981057
1.1.2 Repo	4.94	0.40	0.39	0.35	76718788	6682508	6575139	6226720
1.1.3 Tri-party Repo	2.35	0.20	0.20	0.19	80281951	6634836	6874488	6166902
1.2 Forex Clearing	24.92	2.28	2.04	2.27	80984671	7329087	6537554	7795104
1.3 Rupee Derivatives @	1.31	0.13	0.09	0.07	7757636	859897	647444	457973
<b>B. Payment Systems</b>								
<b>I Financial Market Infrastructures (FMIs)</b>								
1 Credit Transfers - RTGS	2700.16	248.01	238.26	278.47	170886670	16122902	14614297	18128366
1.1 Customer Transactions	2686.04	246.66	237.09	277.25	152406168	14416322	13083464	16588625
1.2 Interbank Transactions	14.12	1.35	1.17	1.22	18480503	1706580	1530833	1539741
<b>II Retail</b>								
2 Credit Transfers - Retail	1486106.89	100851.12	137733.21	152969.08	67542859	5906936	6039675	7152557
2.1 AePS (Fund Transfers) @	3.92	0.36	0.32	0.34	261	24	21	22
2.2 APBS \$	25888.17	1932.07	2965.77	3014.53	390743	26400	48312	44707
2.3 IMPS	60053.35	4970.56	5346.35	5806.36	6495652	546235	568092	634706
2.4 NACH Cr \$	16227.27	1962.73	1504.81	1808.71	1525104	178757	123887	173928
2.5 NEFT	72639.50	5469.06	6889.23	7939.10	39136014	3750569	3471495	4320840
2.6 UPI @	1311294.68	86516.34	121026.73	134400.04	19995086	1404951	1827869	1978353
2.6.1 of which USSD @	26.19	1.50	1.66	1.78	352	18	19	20
3 Debit Transfers and Direct Debits	18249.53	1403.39	1611.25	1661.00	1687658	126113	153734	165047
3.1 BHIM Aadhaar Pay @	193.59	12.92	15.43	22.68	6112	492	376	584
3.2 NACH Dr \$	16426.49	1246.53	1464.78	1492.00	1678769	125376	153173	164223
3.3 NETC (linked to bank account) @	1629.45	143.94	131.04	146.32	2777	246	184	240
4 Card Payments	58469.79	5016.79	4634.92	5034.13	2423563	191035	190658	209208
4.1 Credit Cards	35610.15	2634.29	3112.44	3439.38	1831134	137311	149206	164459
4.1.1 PoS based \$	18614.08	1404.60	1618.50	1800.04	651911	50920	54431	60378
4.1.2 Others \$	16996.08	1229.69	1493.94	1639.34	1179223	86391	94775	104081
4.2 Debit Cards	22859.64	2382.50	1522.47	1594.75	592429	53724	41452	44749
4.2.1 PoS based \$	16477.95	1652.35	1108.96	1163.77	393589	35222	27918	29309
4.2.2 Others \$	6381.69	730.15	413.51	430.98	198840	18502	13534	15440
5 Prepaid Payment Instruments	78775.39	6402.38	6470.84	5804.84	283048	24005	22674	18200
5.1 Wallets	63256.69	5183.32	5211.85	4489.88	234353	19681	18434	13741
5.2 Cards	15518.70	1219.06	1259.00	1314.96	48694	4324	4240	4459
5.2.1 PoS based \$	8429.87	705.70	702.41	699.02	11247	1041	919	964
5.2.2 Others \$	7088.83	513.36	556.58	615.94	37447	3283	3321	3494
6 Paper-based Instruments	6632.10	642.76	541.88	585.31	7212333	706181	602630	688745
6.1 CTS (NPCI Managed)	6632.10	642.76	541.88	585.31	7212333	706181	602630	688745
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>114316.43</b>	<b>150992.11</b>	<b>166054.36</b>	<b>79149461</b>	<b>6954270</b>	<b>7009371</b>	<b>8233757</b>
<b>Total Payments (1+2+3+4+5+6)</b>	<b>1650933.87</b>	<b>114564.44</b>	<b>151230.37</b>	<b>166332.84</b>	<b>250036131</b>	<b>23077172</b>	<b>21623668</b>	<b>26362123</b>
<b>Total Digital Payments (1+2+3+4+5)</b>	<b>1644301.77</b>	<b>113921.68</b>	<b>150688.49</b>	<b>165747.53</b>	<b>242823798</b>	<b>22370991</b>	<b>21021038</b>	<b>25673378</b>

**PART II - Payment Modes and Channels**

	Volume (lakh)				Value (₹ crore)			
	FY 2023-24	2023	2024	2024	FY 2023-24	2023	2024	2024
	1	March	February	March	1	March	February	March
<b>A. Other Payment Channels</b>								
1 Mobile Payments (mobile app based)	1252424.21	81648.69	117275.04	128450.58	30683078	2250094	2828120	3127951
1.1 Intra-bank \$	83000.56	5868.83	7774.97	8771.04	5676805	436885	530845	602816
1.2 Inter-bank \$	1169423.65	75779.86	109500.07	119679.54	25006272	1813209	2297275	2525135
2 Internet Payments (Netbanking / internet browser based) @	45034.98	3879.51	3800.36	4250.54	102117756	8981727	8867591	10374065
2.1 Intra-bank @	12033.40	987.21	1008.05	1143.12	53247090	4769894	4540083	5235883
2.2 Inter-bank @	33001.58	2892.30	2792.31	3107.43	48870666	4211833	4327508	5138182
<b>B. ATMs</b>								
3 Cash Withdrawal at ATMs \$	66440.72	5921.71	5172.34	5563.96	3259388	286761	257238	278271
3.1 Using Credit Cards \$	95.80	8.26	7.91	8.83	4648	402	395	446
3.2 Using Debit Cards \$	66001.01	5878.89	5139.17	5528.63	3241538	284949	255809	276714
3.3 Using Pre-paid Cards \$	343.90	34.56	25.26	26.50	13202	1411	1034	1111
4 Cash Withdrawal at PoS \$	15.18	2.32	0.55	0.53	148	23	5	5
4.1 Using Debit Cards \$	15.06	2.31	0.53	0.51	147	23	5	5
4.2 Using Pre-paid Cards \$	0.12	0.02	0.01	0.02	1	0	0	0
5 Cash Withdrawal at Micro ATMs @	11754.95	1083.61	812.15	1059.56	314003	30015	21543	27303
5.1 AePS @	11754.95	1083.61	812.15	1059.56	314003	30015	21543	27303

<b>PART III - Payment Infrastructures (lakh)</b>				
	As on	2023	2024	2024
	March 2024	March	February	March
	1	2	3	4
<b>Payment System Infrastructures</b>				
1 Number of Cards	<b>10667.22</b>	<b>10465.62</b>	<b>10612.71</b>	<b>10667.22</b>
1.1 Credit Cards	1018.03	853.03	1006.00	1018.03
1.2 Debit Cards	9649.19	9612.59	9606.71	9649.19
2 Number of PPIs @	<b>16743.63</b>	<b>16441.50</b>	<b>17118.53</b>	<b>16743.63</b>
2.1 Wallets @	13381.80	<b>13268.53</b>	13795.76	13381.80
2.2 Cards @	3361.82	<b>3172.97</b>	<b>3322.78</b>	3361.82
3 Number of ATMs and CRMs	<b>2.58</b>	<b>2.59</b>	<b>2.57</b>	<b>2.58</b>
3.1 Bank owned ATMs\$ and CRMs#	2.23	2.23	2.23	2.23
3.2 White Label ATMs \$	0.35	0.36	0.34	0.35
4 Number of Micro ATMs @	17.55	<b>16.11</b>	<b>17.01</b>	<b>17.55</b>
5 Number of PoS Terminals	89.03	<b>77.90</b>	<b>87.73</b>	<b>89.03</b>
6 Bharat QR @	62.50	<b>53.82</b>	<b>61.50</b>	<b>62.50</b>
7 UPI QR *	3462.03	<b>2563.77</b>	<b>3371.80</b>	<b>3462.03</b>

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
	February	March	February	March
1. Card Payments	87.22	98.62	6809	7718
1.1 Credit Cards	53.99	62.55	5002	5734
1.1.1 PoS based	19.65	23.27	1475	1727
1.1.2 Online	34.35	39.27	3527	4006
1.2 Debit Cards	33.22	36.07	1807	1984
1.2.1 PoS based	13.73	14.88	648	683
1.2.2 Online	19.50	21.19	1159	1301
2. Prepaid Payment Instruments	24.16	27.27	946	1058
2.1 PoS based	20.68	23.44	728	836
2.2 Online	3.48	3.83	218	222
3. Cash Withdrawal at ATMs	6.22	6.64	1563	1558
3.1 Using Credit Cards	0.35	0.41	60	70
3.2 Using Debit Cards	4.21	4.45	858	873
3.3 Using PPIs	1.67	1.78	644	616
<b>Total International Payments</b>	<b>117.60</b>	<b>132.53</b>	<b>9318</b>	<b>10334</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	2.53	503	62171.93	0.230 bps
March 2024	2.57	471	67394.38	0.177 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.