

**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
		October	September	October		October	September	October
	1	2	3	4	1	2	3	4
<b>A. Settlement Systems</b>								
<b>Financial Market Infrastructures (FIMs)</b>								
1 CCIL Operated Systems	33.01	2.85	3.97	3.06	206873112	16600978	24321858	20887702
1.1 Govt. Securities Clearing	12.22	1.04	1.51	1.07	142072939	11415739	16060463	13863316
1.1.1 Outright	6.22	0.55	0.86	0.54	8793301	745937	1027326	672816
1.1.2 Repo	3.08	0.25	0.36	0.31	51015712	3822009	6014630	5277168
1.1.3 Tri-party Repo	2.92	0.23	0.30	0.22	82263926	6847793	9018508	7913333
1.2 Forex Clearing	19.91	1.73	2.34	1.90	59775826	4736040	7499481	6514292
1.3 Rupee Derivatives @	0.88	0.08	0.11	0.08	5024347	449200	761914	510094
<b>B. Payment Systems</b>								
<b>I Financial Market Infrastructures (FIMs)</b>								
1 Credit Transfers - RTGS	2078.39	184.11	198.30	190.34	128657516	10134368	13789637	11551277
1.1 Customer Transactions	2063.73	182.90	197.10	189.18	113319292	8956918	12094321	10015711
1.2 Interbank Transactions	14.66	1.22	1.20	1.15	15338225	1177450	1695316	1535565
<b>II Retail</b>								
2 Credit Transfers - Retail	577934.74	52919.52	79564.55	85748.55	42728006	3748602	4621357	4557107
2.1 AePS (Fund Transfers) @	9.76	0.86	0.55	0.56	575	49	32	31
2.2 APBS \$	12573.33	1192.91	1170.39	1843.72	133345	7519	12805	25462
2.3 IMPS	46625.25	4306.71	4622.31	4824.59	4171037	370712	454451	466082
2.4 NACH Cr \$	18757.82	1660.26	1630.85	1454.99	1281685	122519	114718	127118
2.5 NEFT	40407.29	3574.46	4332.45	4570.48	28725463	2476397	2922913	2726827
2.6 UPI @	459561.30	42184.32	67808.00	73054.21	8415900	771407	1116438	1211588
2.6.1 of which USSD @	11.99	1.11	1.47	1.26	177	16	17	15
3 Debit Transfers and Direct Debits	12189.49	979.36	1256.45	1297.79	1034444	85776	105856	106956
3.1 BHIM Aadhaar Pay @	227.73	21.49	16.35	19.99	6113	560	516	604
3.2 NACH Dr \$	10754.74	865.69	1113.20	1139.92	1026641	85103	105128	106131
3.3 NETC (linked to bank account) @	1207.02	92.18	126.90	137.88	1689	114	211	221
4 Card Payments	61,782.93	6,008.76	5,363.24	5,533.85	17,01,851	1,77,413	1,83,981	1,96,617
4.1 Credit Cards	22,398.82	2,155.81	2,460.17	2,561.33	971638	100943	122554	129334
4.1.1 PoS based \$	11124.59	1075.23	1317.07	1451.02	380643	38442	45287	54148
4.1.2 Others \$	11274.23	1080.58	1143.10	1110.31	590994	62500	77267	75186
4.2 Debit Cards	39,384.11	3,852.95	2,903.07	2,972.52	730213	76471	61427	67283
4.2.1 PoS based \$	22967.10	2302.56	1888.46	2050.43	451550	47226	38135	46396
4.2.2 Others \$	16417.00	1550.39	1014.61	922.09	278663	29245	23292	20887
5 Prepaid Payment Instruments	65,782.75	6,130.90	6,048.61	6,167.35	279416	25757	24090	24296
5.1 Wallets	53013.86	4888.97	4706.99	4877.04	220183	21702	17915	18450
5.2 Cards	12,768.89	1,241.93	1,341.62	1,290.31	59233	4055	6175	5846
5.2.1 PoS based \$	1116.16	64.58	79.41	83.89	19546	998	1172	1169
5.2.2 Others \$	11652.73	1177.35	1262.21	1206.42	39687	3057	5004	4677
6 Paper-based Instruments	6,999.12	635.20	603.84	561.89	6650333	582604	591106	550935
6.1 CTS (NPCI Managed)	6999.12	635.20	603.84	561.89	6650333	582604	591106	550935
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>66,673.75</b>	<b>92,836.69</b>	<b>99,309.42</b>	<b>52394049</b>	<b>4620153</b>	<b>5526390</b>	<b>5435911</b>
<b>Total Payments (1+2+3+4+5+6)</b>	<b>7,26,767.42</b>	<b>66,857.86</b>	<b>93,034.99</b>	<b>99,499.76</b>	<b>181051565</b>	<b>14754521</b>	<b>19316027</b>	<b>16987188</b>
<b>Total Digital Payments (1+2+3+4+5)</b>	<b>7,19,768.30</b>	<b>66,222.66</b>	<b>92,431.15</b>	<b>98,937.87</b>	<b>174401233</b>	<b>14171917</b>	<b>18724921</b>	<b>16436254</b>

**PART II - Payment Modes and Channels**

	Volume (lakh)				Value (₹ crore)			
	FY 2021-22	2021	2022	2022	FY 2021-22	2021	2022	2022
		October	September	October		October	September	October
	1	2	3	4	1	2	3	4
<b>A. Other Payment Channels</b>								
1 Mobile Payments (mobile app based)	5,06,842.31	45,884.20	72,862.29	78,248.46	1,49,61,371	13,53,833	18,82,943	19,81,406
1.1 Intra-bank \$	40,805.69	3,761.40	5,133.31	5,473.11	27,26,363	2,43,728	3,48,416	3,51,595
1.2 Inter-bank \$	4,66,036.62	42,122.80	67,728.99	72,775.35	1,22,35,007	11,10,105	15,34,526	16,29,812
2 Internet Payments (Netbanking / internet browser based) @	40,726.59	3,689.87	3,585.10	3,628.03	8,31,59,996	66,17,482	84,33,346	71,82,384
2.1 Intra-bank @	9,583.32	862.55	918.60	873.32	5,21,42,582	39,70,049	49,85,305	41,26,602
2.2 Inter-bank @	31,143.27	2,827.31	2,666.49	2,754.70	3,10,17,413	26,47,433	34,48,041	30,55,782
<b>B. ATMs</b>								
3. Cash Withdrawal at ATMs \$	65,240.43	6,032.74	5,725.75	6,119.16	31,11,946	2,89,887	2,65,244	2,91,538
3.1 Using Credit Cards \$	62.37	5.64	7.24	7.67	3,130	286	352	375
3.2 Using Debit Cards \$	64851.61	5998.03	5684.15	6073.01	30,97,739	2,88,605	2,63,765	2,89,951
3.3 Using Pre-paid Cards \$	326.45	29.07	34.36	38.48	11,076	997	1,127	1,212
4. Cash Withdrawal at PoS \$	91.17	5.34	2.71	2.15	728	64	34	22
4.1 Using Debit Cards \$	79.42	4.44	2.67	2.12	557	39	34	22
4.2 Using Pre-paid Cards \$	11.75	0.90	0.04	0.03	171	25	0	0
5. Cash Withdrawal at Micro ATMs @	11126.04	946.33	1004.99	1156.16	2,99,776	24,799	26,097	30,463
5.1 AePS @	11126.04	946.33	1004.99	1156.16	2,99,776	24,799	26,097	30,463

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

	As on March	2021	2022	2022
	2022	October	September	October
	1	2	3	4
<b>Payment System Infrastructures</b>				
1 Number of Cards	9912.93	9991.95	10162.40	10188.29
1.1 Credit Cards	736.27	663.61	777.02	793.68
1.2 Debit Cards	9,176.66	9,328.34	9385.38	9394.61
2 Number of PPIs @	15,553.69	14,450.87	15,842.95	15,968.37
2.1 Wallets @	12,787.93	12,025.10	13,106.33	13,195.92
2.2 Cards @	2,765.76	2,425.77	2,736.62	2,772.44
3 Number of ATMs and CRMs	2.52	2.41	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	0.28	0.35	0.35
4 Number of Micro ATMs @	9.16	6.71	12.39	12.90
5 Number of PoS Terminals	60.70	51.55	70.35	72.11
6 Bharat QR @	49.72	44.35	48.64	47.19
7 UPI QR *	1727.34	1285.05	2164.30	2253.23

**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

@: 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.**