

Payment System Indicators								
PART I - Payment System Indicators - Payment & Settlement System Statistics								
	Volume (lakh)				Value (₹ crore)			
	FY 2022-23	2023 February	2024 January	2024 February	FY 2022-23	2023 February	2024 January	2024 February
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	41.44	3.51	3.74	3.60	258797336	22281370	21705635	21907760
1.1 Govt. Securities Clearing	15.00	1.27	1.42	1.46	172251292	14888685	14658627	14722762
1.1.1 Outright	7.99	0.68	0.79	0.87	10090700	895740	1100547	1273135
1.1.2 Repo	4.07	0.38	0.43	0.39	68032487	6436404	6039056	6575139
1.1.3 Tri-party Repo	2.94	0.21	0.21	0.20	94128105	7556541	7519024	6874488
1.2 Forex Clearing	25.16	2.11	2.21	2.04	78932050	6602897	6439543	6537554
1.3 Rupee Derivatives @	1.27	0.13	0.11	0.09	7613994	789788	607465	647444
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	2425.62	200.50	230.99	238.26	149946286	12053579	14691625	14614297
1.1 Customer Transactions	2411.19	199.35	229.79	237.09	131667176	10566198	13127720	13083464
1.2 Interbank Transactions	14.43	1.14	1.20	1.17	18279111	1487381	1563905	1530833
II Retail								
2 Credit Transfers - Retail	983620.84	88539.09	137068.03	137733.21	55009620	4647461	5945126	6039675
2.1 AePS (Fund Transfers) @	5.90	0.31	0.36	0.32	356	22	24	21
2.2 APBS \$	17833.95	2519.89	2118.74	2965.77	247535	35468	42872	48312
2.3 IMPS	56532.64	4478.13	5087.92	5346.35	5585441	468647	566310	568092
2.4 NACH Cr \$	19257.19	1517.57	948.05	1504.81	1541815	131505	127514	123887
2.5 NEFT	52847.43	4675.61	6882.78	6889.23	33719541	2775972	3367322	3471495
2.6 UPI @	837143.73	75347.57	122030.18	121026.73	13914932	1235847	1841084	1827869
2.6.1 of which USSD @	17.21	1.51	1.90	1.66	197	17	21	19
3 Debit Transfers and Direct Debits	15343.05	1359.79	1571.50	1611.25	1289611	115272	154405	153734
3.1 BHIM Aadhaar Pay @	214.22	11.50	18.82	15.43	6791	454	619	376
3.2 NACH Dr \$	13502.52	1209.13	1440.08	1464.78	1280219	114587	153564	153173
3.3 NETC (linked to bank account) @	1626.31	139.16	112.60	131.04	2601	231	222	184
4 Card Payments	63324.72	4588.51	4934.19	4634.88	2152245	168378	211931	190658
4.1 Credit Cards	29145.24	2323.20	3289.52	3112.44	1432255	118684	166444	149206
4.1.1 PoS based \$	15598.46	1255.88	1725.59	1618.50	541932	44611	58532	54431
4.1.2 Others \$	13546.79	1067.32	1563.93	1493.94	890323	74073	107912	94775
4.2 Debit Cards	34179.48	2265.31	1644.68	1522.44	719989	49693	45487	41452
4.2.1 PoS based \$	22904.86	1581.95	1193.18	1109.26	476520	33432	30383	27930
4.2.2 Others \$	11274.61	683.36	451.50	413.18	243470	16261	15103	13522
5 Prepaid Payment Instruments	74667.44	6050.89	7087.25	6470.87	287111	22399	25784	22676
5.1 Wallets	59112.76	4929.04	5766.67	5211.85	221896	18356	21259	18434
5.2 Cards	15554.69	1121.85	1320.58	1259.02	65215	4043	4525	4242
5.2.1 PoS based \$	1013.09	63.07	690.67	702.42	14777	792	927	919
5.2.2 Others \$	14541.60	1058.78	629.91	556.60	50438	3251	3598	3323
6 Paper-based Instruments	7109.28	553.90	547.17	541.88	7172904	565690	583653	602630
6.1 CTS (NPCI Managed)	7109.28	553.90	547.17	541.88	7172904	565690	583653	602630
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	101092.17	151208.15	150992.10	65911490	5519200	6920899	7009374
Total Payments (1+2+3+4+5+6)	1146490.96	101292.67	151439.14	151230.36	215857776	17572779	21612523	21623671
Total Digital Payments (1+2+3+4+5)	1139381.68	100738.77	150891.97	150688.48	208684872	17007089	21028871	21021041
PART II - Payment Modes and Channels								
	Volume (lakh)				Value (₹ crore)			
	FY 2022-23	2023 February	2024 January	2024 February	FY 2022-23	2023 February	2024 January	2024 February
	1	2	3	4	1	2	3	4

A. Other Payment Channels								
1 Mobile Payments (mobile app based)	805338.23	72542.86	117854.93	117275.04	22031628	1930129	2815296	2828112
1.1 Intra-bank \$	62306.61	5107.77	7654.37	7774.97	4191430	353815	524854	530845
1.2 Inter-bank \$	743031.61	67435.09	110200.56	109500.07	17840197	1576314	2290441	2297267
2 Internet Payments (Netbanking / internet browser based) @	42630.64	3319.04	3837.71	3800.36	91539296	7380904	9123990	8867591
2.1 Intra-bank @	10703.78	834.55	1028.04	1008.05	53506133	4172937	4767036	4540083
2.2 Inter-bank @	31926.86	2484.49	2809.67	2792.31	38033163	3207966	4356954	4327508
B. ATMs								
3. Cash Withdrawal at ATMs \$	69468.87	5472.33	5306.01	5171.94	3305008	263681	260746	257228
3.1 Using Credit Cards \$	88.37	7.39	8.26	7.91	4296	358	404	395
3.2 Using Debit Cards \$	68975.18	5433.46	5272.19	5138.76	3286749	262098	259326	255798
3.3 Using Pre-paid Cards \$	405.32	31.47	25.56	25.27	13963	1225	1016	1035
4. Cash Withdrawal at PoS \$	27.73	2.17	0.65	0.55	278	21	6	5
4.1 Using Debit Cards \$	27.41	2.16	0.64	0.53	276	21	6	5
4.2 Using Pre-paid Cards \$	0.33	0.01	0.02	0.01	2	0	0	0
5. Cash Withdrawal at Micro ATMs @	12375.16	918.44	839.66	812.15	333966	25483	22351	21543
5.1 AePS @	12375.16	918.44	839.66	812.15	333966	25483	22351	21543

PART III - Payment Infrastructures (lakh)				
	As on March	2023	2024	2024
	2023	February	January	February
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	10465.62	10374.87	10570.66	10612.71
1.1 Credit Cards	853.03	833.66	995.00	1006.00
1.2 Debit Cards	9612.59	9541.22	9575.66	9606.71
2 Number of PPIs @	16185.22	16109.65	17676.26	17118.56
2.1 Wallets @	13384.65	13335.10	14396.94	13795.76
2.2 Cards @	2800.57	2774.55	3279.32	3322.80
3 Number of ATMs and CRMs	2.59	2.57	2.58	2.57
3.1 Bank owned ATMs\$ and CRMs#	2.23	2.21	2.24	2.23
3.2 White Label ATMs \$	0.36	0.36	0.34	0.34
4 Number of Micro ATMs @	16.11	15.59	17.60	17.01
5 Number of PoS Terminals	77.90	77.58	85.93	87.73
6 Bharat QR @	53.82	52.22	60.04	61.50
7 UPI QR *	2563.77	2500.89	3213.79	3371.80

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
	January	February	January	February
1. Card Payments	90.59	87.22	7538	6809
1.1 Credit Cards	56.33	53.99	5411	5002
1.1.1 PoS based	20.91	19.65	1626	1475
1.1.2 Online	35.42	34.35	3786	3527
1.2 Debit Cards	34.26	33.22	2126	1807
1.2.1 PoS based	14.66	13.73	729	648
1.2.2 Online	19.60	19.50	1398	1159
2. Prepaid Payment Instruments	25.11	24.16	1111	946
2.1 PoS based	21.40	20.68	827	728
2.2 Online	3.71	3.48	284	218
3. Cash Withdrawal at ATMs	6.49	6.22	1826	1563
3.1 Using Credit Cards	0.35	0.35	62	60

3.2 Using Debit Cards	4.38	4.21	874	858
3.3 Using PPIs	1.75	1.67	890	644
Total International Payments	122.18	117.60	10474	9318

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	59915.32	0.239 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.