

Payment System Indicators								
PART I - Payment System Indicators - Payment & Settlement System Statistics								
	Volume (lakh)				Value (₹ crore)			
	FY 2023-24	2023 August	2024 July	2024 August	FY 2023-24	2023 August	2024 July	2024 August
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FIMs)								
1 CCIL Operated Systems	43.04	3.83	4.54	3.88	259206893	21796085	25280807	23205978
1.1 Govt. Securities Clearing	16.80	1.46	1.71	1.62	170464587	14374901	17139102	15544033
1.1.1 Outright	9.51	0.82	1.03	0.99	13463848	1075273	1524120	1468219
1.1.2 Repo	4.94	0.44	0.44	0.41	76718788	6265271	7150905	6391039
1.1.3 Tri-party Repo	2.35	0.20	0.23	0.22	80281951	7034358	8464077	7684775
1.2 Forex Clearing	24.92	2.23	2.71	2.13	80984671	6636448	7417106	6911072
1.3 Rupee Derivatives @	1.31	0.14	0.12	0.13	7757636	784735	724598	750873
B. Payment Systems								
I Financial Market Infrastructures (FIMs)								
1 Credit Transfers - RTGS	2700.16	218.08	246.68	237.53	170886670	13742007	15970680	15910436
1.1 Customer Transactions	2686.04	216.88	245.48	236.33	152406168	12202747	14531533	14385410
1.2 Interbank Transactions	14.12	1.20	1.19	1.19	18480503	1539260	1439147	1525025
II Retail								
2 Credit Transfers - Retail	1486106.89	119823.49	161225.51	166465.50	67542859	5374181	6480748	6408703
2.1 AePS (Fund Transfers) @	3.92	0.34	0.31	0.31	261	22	13	13
2.2 APBS \$	25888.17	1791.92	2481.39	2783.25	390743	20129	28605	35283
2.3 IMPS	60053.35	4891.65	4902.84	4533.37	6495652	514280	593177	577888
2.4 NACH Cr \$	16227.27	1627.49	1479.29	1534.87	1525104	128612	132397	144196
2.5 NEFT	72639.50	5651.92	8006.14	7983.23	39136014	3134602	3662264	3590588
2.6 UPI @	1311294.68	105860.16	144355.54	149630.47	19995086	1576537	2064292	2060736
2.6.1 of which USSD @	26.19	2.60	1.40	1.45	352	41	15	15
3 Debit Transfers and Direct Debits	18249.53	1522.83	1734.76	1774.78	1687658	135193	175789	177162
3.1 BHIM Aadhaar Pay @	193.59	13.96	19.25	19.06	6112	416	575	576
3.2 NACH Dr \$	16426.49	1374.16	1588.11	1621.10	1678769	134543	175014	176386
3.3 NETC (linked to bank account) @	1629.45	134.72	127.40	134.62	2777	234	200	199
4 Card Payments	58469.79	4981.72	5294.35	5323.13	2423563	201282	217435	211744
4.1 Credit Cards	35610.15	2905.78	3837.80	3900.68	1831134	148602	172670	168202
4.1.1 PoS based \$	18614.08	1520.79	1970.94	2023.83	651911	52961	62284	63208
4.1.2 Others \$	16996.08	1384.99	1866.86	1876.85	1179223	95641	110386	104994
4.2 Debit Cards	22859.64	2075.94	1456.56	1422.45	592429	52680	44765	43542
4.2.1 PoS based \$	16477.95	1495.72	1068.60	1061.41	393589	34605	28600	29346
4.2.2 Others \$	6381.69	580.22	387.96	361.04	198840	18075	16165	14196
5 Prepaid Payment Instruments	78775.40	6366.80	5356.71	5466.90	283048	23669	16327	16555
5.1 Wallets	63256.69	5067.34	4009.69	4092.83	234353	20002	11386	11599
5.2 Cards	15518.71	1299.47	1347.01	1374.07	48695	3667	4941	4956
5.2.1 PoS based \$	8429.87	729.39	713.97	710.24	11247	855	940	908
5.2.2 Others \$	7088.84	570.08	633.05	663.82	37447	2812	4001	4048
6 Paper-based Instruments	6632.10	565.42	531.00	508.49	7212333	593323	610685	568848
6.1 CTS (NPCI Managed)	6632.10	565.42	531.00	508.49	7212333	593323	610685	568848
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)	1648233.71	133260.26	174142.33	179538.79	79149461	6327649	7500984	7383012
Total Payments (1+2+3+4+5+6)	1650933.88	133478.34	174389.01	179776.32	250036131	20069656	23471665	23293447
Total Digital Payments (1+2+3+4+5)	1644301.78	132912.92	173858.01	179267.83	242823799	19476333	22860979	22724600
PART II - Payment Modes and Channels								
	Volume (lakh)				Value (₹ crore)			
	FY 2023-24	2023 August	2024 July	2024 August	FY 2023-24	2023 August	2024 July	2024 August
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	1252599.21	101423.21	139896.66	143776.73	30687088	2423257	3175688	3190071
1.1 Intra-bank \$	83000.56	6553.02	9299.87	9197.29	5676805	439916	599279	605042
1.2 Inter-bank \$	1169598.65	94870.20	130596.79	134579.45	25010283	1983340	2576409	2585028
2 Internet Payments (Netbanking / internet browser based) @	45034.98	3790.98	4237.05	3971.96	102117736	8295085	9894532	9528184
2.1 Intra-bank @	12033.28	1033.68	1225.09	1157.09	53247042	4490488	5064291	4883018
2.2 Inter-bank @	33001.71	2757.30	3011.95	2814.87	48870694	3804596	4830241	4645167
B. ATMs								
3. Cash Withdrawal at ATMs \$	66440.72	5723.31	5069.38	5157.20	3259388	273107	250318	255021
3.1 Using Credit Cards \$	95.80	8.09	8.54	8.46	4648	383	433	434
3.2 Using Debit Cards \$	66001.01	5685.10	5040.14	5128.53	3241538	271612	248968	253703
3.3 Using Pre-paid Cards \$	343.90	30.12	20.70	20.20	13202	1112	917	883
4. Cash Withdrawal at PoS \$	15.18	1.26	0.29	0.30	148	12	3	3
4.1 Using Debit Cards \$	15.06	1.25	0.27	0.28	147	12	3	3
4.2 Using Pre-paid Cards \$	0.12	0.01	0.02	0.02	1	0	0	0
5. Cash Withdrawal at Micro ATMs @	11754.95	1055.42	944.29	972.97	314003	27023	23498	23935
5.1 AePS @	11754.95	1055.42	944.29	972.97	314003	27023	23498	23935

PART III - Payment Infrastructures (lakh)				
	As on March	2023	2024	2024
	2024	August	July	August
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	10667.22	10693.35	10850.30	10912.03
1.1 Credit Cards	1018.03	912.78	1045.68	1054.92
1.2 Debit Cards	9649.19	9780.57	9804.62	9857.10
2 Number of PPIs @	16743.63	16625.74	15211.55	15182.14
2.1 Wallets @	13381.80	13483.91	11419.62	11322.72
2.2 Cards @	3361.82	3141.84	3791.93	3859.42
3 Number of ATMs and CRMs	2.58	2.58	2.55	2.55
3.1 Bank owned ATMs\$ and CRMs#	2.23	2.23	2.21	2.20
3.2 White Label ATMs \$	0.35	0.35	0.34	0.35
4 Number of Micro ATMs @	17.55	15.29	14.71	14.42
5 Number of PoS Terminals	89.03	82.47	89.72	93.01
6 Bharat QR @	62.50	58.99	61.87	63.97
7 UPI QR *	3434.93	2881.64	3286.40	3412.10

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
	July	August	July	August
1. Card Payments	108.08	105.49	8869	8649
1.1 Credit Cards	69.57	67.86	6459	6240
1.1.1 PoS based	27.99	25.21	2089	1747
1.1.2 Online	41.57	42.65	4370	4493
1.2 Debit Cards	38.51	37.64	2411	2408
1.2.1 PoS based	16.61	15.26	867	776
1.2.2 Online	21.90	22.38	1544	1632
2. Prepaid Payment Instruments	31.82	29.86	1338	1392
2.1 PoS based	27.93	25.47	1090	1075
2.2 Online	3.89	4.38	247	318
3. Cash Withdrawal at ATMs	5.98	5.63	1581	1807
3.1 Using Credit Cards	0.46	0.43	96	91
3.2 Using Debit Cards	3.68	3.39	811	771
3.3 Using PPIs	1.84	1.81	673	944
Total International Payments	145.88	140.99	11788	11848

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	2.57	507	61162.60	0.231 bps
March 2024	2.57	471	67394.38	0.177 bps
April 2024	2.38	414	70681.81	0.191 bps
May 2024	2.81	545	62637.44	0.240 bps
June 2024	2.36	480	73786.50	0.206 bps
July 2024	2.54	462	71157.30	0.195 bps
August 2024	2.34	401	79284.04	0.170 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.