

Payment System Indicators								
PART I - Payment System Indicators - Payment & Settlement System Statistics								
	Volume (lakh)				Value (₹ crore)			
	FY 2023-24	2023 October	2024		FY 2023-24	2023 October	2024	
			September	October			September	October
	1	2	3	4	1	2	3	4
<b>A. Settlement Systems</b>								
<b>Financial Market Infrastructures (FMIs)</b>								
1 CCIL Operated Systems	43.04	3.31	4.08	3.59	259206893	21422005	23840258	25730864
1.1 Govt. Securities Clearing	16.80	1.26	1.57	1.69	170464587	13902085	14750412	16664120
1.1.1 Outright	9.51	0.66	0.99	1.04	13463848	889349	1468346	1626397
1.1.2 Repo	4.94	0.40	0.37	0.41	76718788	5760793	6038102	6573748
1.1.3 Tri-party Repo	2.35	0.20	0.21	0.23	80281951	7251944	7243965	8463975
1.2 Forex Clearing	24.92	1.96	2.40	1.74	80984671	7018310	8415273	8046345
1.3 Rupee Derivatives @	1.31	0.10	0.11	0.16	7757636	501610	674573	1020399
<b>B. Payment Systems</b>								
<b>I Financial Market Infrastructures (FMIs)</b>								
1 Credit Transfers - RTGS	2700.16	224.62	233.33	267.92	170886670	13464400	17786483	17070975
1.1 Customer Transactions	2686.04	223.48	232.21	266.69	152406168	11899324	16027655	15418778
1.2 Interbank Transactions	14.12	1.14	1.12	1.23	18480503	1565076	1758828	1652197
<b>II Retail</b>								
2 Credit Transfers - Retail	1486106.89	128356.32	166626.30	185187.17	67542859	5667254	6384754	7358283
2.1 AePS (Fund Transfers) @	3.92	0.31	0.30	0.31	261	20	14	17
2.2 APBS \$	25888.17	1745.79	2342.41	4021.91	390743	19666	35550	69157
2.3 IMPS	60053.35	4928.80	4299.36	4668.23	6495652	538239	565233	629382
2.4 NACH Cr \$	16227.27	1278.99	1657.93	1463.68	1525104	131546	122079	157479
2.5 NEFT	72639.50	6314.53	7908.83	9183.38	39136014	3262015	3597885	4152428
2.6 UPI @	1311294.68	114087.90	150417.47	165849.66	19995086	1715768	2063995	2349821
2.6.1 of which USSD @	26.19	2.63	1.31	1.64	352	38	14	18
3 Debit Transfers and Direct Debits	18249.53	1499.66	1805.36	1871.73	1687658	139050	180707	189818
3.1 BHIM Aadhaar Pay @	193.59	15.14	18.81	24.54	6112	525	568	773
3.2 NACH Dr \$	16426.49	1348.29	1651.69	1710.21	1678769	138287	179945	188844
3.3 NETC (linked to bank account) @	1629.45	136.23	134.86	136.98	2777	238	193	202
4 Card Payments	58469.79	5104.71	5275.26	5774.01	2423563	230670	216304	248709
4.1 Credit Cards	35610.15	3200.48	3921.62	4332.14	1831134	178569	176202	201789
4.1.1 PoS based \$	18614.08	1596.74	1978.05	2196.73	651911	57774	60857	79293
4.1.2 Others \$	16996.08	1603.73	1943.57	2135.41	1179223	120795	115345	122496
4.2 Debit Cards	22859.64	1904.23	1353.64	1441.87	592429	52101	40102	46920
4.2.1 PoS based \$	16477.95	1375.28	995.07	1063.87	393589	33731	25777	32182
4.2.2 Others \$	6381.69	528.95	358.58	378.00	198840	18370	14324	14738
5 Prepaid Payment Instruments	78775.40	6687.84	5476.69	5977.88	283048	25012	17489	20419
5.1 Wallets	63256.69	5329.32	4054.95	4425.20	234353	20649	11889	13074
5.2 Cards	15518.71	1358.52	1421.74	1552.68	48695	4362	5600	7345
5.2.1 PoS based \$	8429.87	735.65	721.65	718.88	11247	872	858	981
5.2.2 Others \$	7088.84	622.87	700.09	833.81	37447	3490	4743	6365
6 Paper-based Instruments	6632.10	559.90	484.94	546.98	7212333	584454	543387	624057
6.1 CTS (NPCI Managed)	6632.10	559.90	484.94	546.98	7212333	584454	543387	624057
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>142208.43</b>	<b>179668.57</b>	<b>199357.77</b>	<b>79149461</b>	<b>6646440</b>	<b>7342641</b>	<b>8441287</b>
<b>Total Payments (1+2+3+4+5+6)</b>	<b>1650933.88</b>	<b>142433.05</b>	<b>179901.90</b>	<b>199625.69</b>	<b>250036131</b>	<b>20110841</b>	<b>25129124</b>	<b>25512262</b>
<b>Total Digital Payments (1+2+3+4+5)</b>	<b>1644301.78</b>	<b>141873.15</b>	<b>179416.96</b>	<b>199078.71</b>	<b>242823799</b>	<b>19526387</b>	<b>24585737</b>	<b>24888205</b>
<b>PART II - Payment Modes and Channels</b>								
	Volume (lakh)				Value (₹ crore)			
	FY 2023-24	2023 October	2024		FY 2023-24	2023 October	2024	
			September	October			September	October
	1	2	3	4	1	2	3	4
<b>A. Other Payment Channels</b>								
1 Mobile Payments (mobile app based)	1252599.21	109334.05	143577.22	156523.15	30687088	2619086	3164355	3568090
1.1 Intra-bank \$	83000.56	6877.68	9082.11	9560.14	5676805	474253	601793	667326
1.2 Inter-bank \$	1169598.65	102456.37	134495.11	146963.01	25010283	2144833	2562562	2900764
2 Internet Payments (Netbanking / internet browser based) @	45034.98	3736.00	3847.73	4190.45	102117736	8464802	10092959	10129153
2.1 Intra-bank @	12033.28	983.50	1101.62	1149.60	53247042	4400612	5123573	4971326
2.2 Inter-bank @	33001.71	2752.51	2746.11	3040.85	48870694	4064190	4969386	5157826
<b>B. ATMs</b>								
3 Cash Withdrawal at ATMs \$	66440.72	5721.32	4949.81	5545.14	3259388	277832	245223	285511
3.1 Using Credit Cards \$	95.80	8.54	8.02	8.32	4648	413	417	444
3.2 Using Debit Cards \$	66001.01	5683.38	4922.18	5515.33	3241538	276289	243930	284081
3.3 Using Pre-paid Cards \$	343.90	29.40	19.62	21.49	13202	1130	876	985
4 Cash Withdrawal at PoS \$	15.18	0.85	0.27	0.29	148	8	3	3
4.1 Using Debit Cards \$	15.06	0.84	0.25	0.28	147	8	3	3
4.2 Using Pre-paid Cards \$	0.12	0.01	0.01	0.01	1	0	0	0
5 Cash Withdrawal at Micro ATMs @	11754.95	986.49	975.12	1227.30	314003	25378	23389	31480
5.1 AePS @	11754.95	986.49	975.12	1227.30	314003	25378	23389	31480

PART III - Payment Infrastructures (lakh)				
	As on	2023	2024	2024
	March 2024	October	September	October
	1	2	3	4
<b>Payment System Infrastructures</b>				
1 Number of Cards	10667.22	10748.82	10968.21	11053.03
1.1 Credit Cards	1018.03	947.11	1061.03	1068.90
1.2 Debit Cards	9649.19	9801.71	9907.18	9984.13
2 Number of PPIs @	16743.63	16830.82	15339.88	15503.27
2.1 Wallets @	13381.80	13668.03	11381.79	11439.31
2.2 Cards @	3361.82	3162.79	3958.09	4063.95
3 Number of ATMs and CRMs	2.58	2.58	2.55	2.56
3.1 Bank owned ATMs\$ and CRMs#	2.23	2.23	2.20	2.21
3.2 White Label ATMs \$	0.35	0.35	0.35	0.35
4 Number of Micro ATMs @	17.55	15.30	14.45	14.43
5 Number of PoS Terminals	89.03	83.48	93.43	95.09
6 Bharat QR @	62.50	59.75	64.16	64.31
7 UPI QR *	3434.93	3017.20	6069.95	6167.67

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
	September	October	September	October
1. Card Payments	114.82	122.72	9362	9151
1.1 Credit Cards	73.39	77.03	6938	6796
1.1.1 PoS based	29.45	31.64	2150	2246
1.1.2 Online	43.94	45.38	4788	4550
1.2 Debit Cards	41.43	45.69	2424	2355
1.2.1 PoS based	18.69	22.04	846	968
1.2.2 Online	22.74	23.65	1578	1388
2. Prepaid Payment Instruments	37.43	39.97	1563	1523
2.1 PoS based	32.13	34.57	1209	1204
2.2 Online	5.31	5.40	355	319
3. Cash Withdrawal at ATMs	6.06	6.81	1645	1638
3.1 Using Credit Cards	0.47	0.53	98	109
3.2 Using Debit Cards	3.69	4.20	763	809
3.3 Using PPIs	1.90	2.08	784	720
<b>Total International Payments</b>	<b>158.31</b>	<b>169.49</b>	<b>12570</b>	<b>12312</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	2.57	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	0.194 bps
August 2024	2.34	401	79284.04	0.170 bps
September 2024	2.19	401	84751.16	0.158 bps
October 2024	2.35	411	87724.59	0.159 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.