Payment System Indicators

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

	Volume (lakh)				Value (₹ crore)			
	FY 2023-24	2023 December	2024 November	2024 December	FY 2023-24	2023 December	2024 November	2024 December
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	**43.04**	**3.41**	**2.61**	**3.78**	**259206893**	**22228644**	**20592498**	**27448820**
1.1 Govt. Securities Clearing	**16.80**	**1.29**	**1.10**	**1.49**	**170464587**	**14220985**	**13954925**	**16506680**
1.1.1 Outright	9.51	0.69	0.54	0.84	13463848	1009116	847485	1348782
1.1.2 Repo	4.94	0.40	0.35	0.41	76718788	5903343	5366007	6377679
1.1.3 Tri-party Repo	2.35	0.20	0.20	0.24	80281951	7308526	7741434	8780219
1.2 Forex Clearing	24.92	2.01	1.40	2.16	80984671	7392675	5972544	9919285
1.3 Rupee Derivatives @	1.31	0.11	0.11	0.13	7757636	614984	665029	1022855
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	**2700.16**	**230.39**	**240.29**	**262.29**	**170886670**	**15888778**	**14826882**	**19163587**
1.1 Customer Transactions	2686.04	229.23	239.16	261.11	152406168	14244586	13504833	17161423
1.2 Interbank Transactions	14.12	1.16	1.12	1.17	18480503	1644192	1322050	2002163
II Retail								
2 Credit Transfers - Retail	**1486106.89**	**134755.92**	**170358.50**	**183786.41**	**67542859**	**5917191**	**6274182**	**6935632**
2.1 AePS (Fund Transfers) @	3.92	0.32	0.30	0.31	261	23	14	17
2.2 APBS $	25888.17	1580.49	2250.97	2451.41	390743	27013	32384	58705
2.3 IMPS	60053.35	4987.93	4079.18	4411.64	6495652	570126	558328	601549
2.4 NACH Cr $	16227.27	1310.99	1438.33	1315.94	1525104	128244	147385	135695
2.5 NEFT	72639.50	6673.93	7769.51	8307.02	39136014	3368836	3380884	3814966
2.6 UPI @	1311294.68	120202.26	154820.21	167300.09	19995086	1822949	2155187	2324700
2.6.1 of which USSD @	26.19	2.06	1.56	1.56	352	26	16	16
3 Debit Transfers and Direct Debits	**18249.53**	**1557.74**	**1894.74**	**1905.47**	**1687658**	**152705**	**185643**	**198303**
3.1 BHIM Aadhaar Pay @	193.59	14.09	19.29	17.18	6112	478	629	547
3.2 NACH Dr $	16426.49	1403.46	1732.94	1738.32	1678769	151991	184814	197549
3.3 NETC (linked to bank account) @	1629.45	140.19	142.51	149.97	2777	237	200	207
4 Card Payments	**58469.79**	**4983.15**	**5171.02**	**5614.06**	**2423563**	**213054**	**208387**	**228757**
4.1 Credit Cards	**35610.15**	**3215.00**	**3936.04**	**4331.22**	**1831134**	**165119**	**169298**	**188086**
4.1.1 PoS based $	18614.08	1706.70	2036.02	2242.76	651911	58300	68233	73185
4.1.2 Others $	16996.08	1508.29	1900.02	2088.46	1179223	106819	101065	114901
4.2 Debit Cards	**22859.64**	**1768.16**	**1234.98**	**1282.84**	**592429**	**47935**	**39089**	**40671**
4.2.1 PoS based $	16477.95	1301.59	919.33	967.24	393589	32225	26756	27681
4.2.2 Others $	6381.69	466.56	315.65	315.60	198840	15709	12333	12990
5 Prepaid Payment Instruments	**78775.40**	**7235.20**	**5847.81**	**6377.99**	**283048**	**26173**	**19214**	**18992**
5.1 Wallets	63256.69	5960.57	4462.09	4830.75	234353	21732	13130	14437
5.2 Cards	**15518.71**	**1274.63**	**1385.72**	**1547.24**	**48695**	**4441**	**6083**	**4556**
5.2.1 PoS based $	8429.87	709.65	663.27	684.93	11247	915	915	991
5.2.2 Others $	7088.84	564.98	722.45	862.31	37447	3526	5168	3565
6 Paper-based Instruments	**6632.10**	**547.23**	**472.48**	**506.56**	**7212333**	**592972**	**537849**	**587879**
6.1 CTS (NPCI Managed)	6632.10	547.23	472.48	506.56	7212333	592972	537849	587879
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**	**149079.24**	**183744.55**	**198190.49**	**79149461**	**6902095**	**7225275**	**7969563**
Total Payments (1+2+3+4+5+6)	**1650933.88**	**149309.63**	**183984.84**	**198452.78**	**250036131**	**22790873**	**22052158**	**27133149**
Total Digital Payments (1+2+3+4+5)	**1644301.78**	**148762.40**	**183512.36**	**197946.22**	**242823799**	**22197901**	**21514309**	**26545270**

PART II - Payment Modes and Channels

	Volume (lakh)				Value (₹ crore)			
	FY 2023-24	2023 December	2024 November	2024 December	FY 2023-24	2023 December	2024 November	2024 December
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	**1252599.21**	**116329.75**	**144940.05**	**156761.97**	**30687088**	**2804467**	**3215460**	**3455692**
1.1 Intra-bank $	83000.56	7372.04	8518.57	9183.18	5676805	508669	598558	618348
1.2 Inter-bank $	1169598.65	108957.71	136421.48	147578.78	25010283	2295798	2616902	2837344
2 Internet Payments (Netbanking / internet browser based) @	**45034.98**	**3836.26**	**3624.01**	**4036.42**	**102117736**	**9388620**	**9002230**	**11058871**
2.1 Intra-bank @	12033.28	1050.96	1024.09	1153.98	53247042	4862570	4483631	5617543
2.2 Inter-bank @	33001.71	2785.31	2599.92	2882.45	48870694	4526051	4518598	5441328
B. ATMs								
3. Cash Withdrawal at ATMs $	**66440.72**	**5463.60**	**4760.71**	**4950.77**	**3259388**	**269288**	**241717**	**252471**
3.1 Using Credit Cards $	95.80	8.19	7.75	8.12	4648	405	410	429
3.2 Using Debit Cards $	66001.01	5428.47	4734.61	4923.54	3241538	267843	240471	251161
3.3 Using Pre-paid Cards $	343.90	26.94	18.35	19.11	13202	1041	837	881
4. Cash Withdrawal at PoS $	**15.18**	**0.66**	**0.28**	**0.29**	**148**	**6**	**3**	**3**
4.1 Using Debit Cards $	15.06	0.66	0.27	0.26	147	6	3	3
4.2 Using Pre-paid Cards $	0.12	0.00	0.02	0.03	1	0	0	0
5. Cash Withdrawal at Micro ATMs @	**11754.95**	**929.51**	**898.33**	**910.87**	**314003**	**24592**	**22981**	**23195**
5.1 AePS @	11754.95	929.51	898.33	910.87	314003	24592	22981	23195

PART III - Payment Infrastructures (lakh)				
	As on March 2024	2023 December	2024 November	2024 December
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	**10667.22**	**10587.85**	**10868.11**	**10990.04**
1.1 Credit Cards	1018.03	979.05	1072.40	1080.56
1.2 Debit Cards	9649.19	9608.81	9795.72	9909.48
2 Number of PPIs @	**16743.63**	**17544.34**	**15624.08**	**13285.65**
2.1 Wallets @	13381.80	14293.01	11460.53	8904.25
2.2 Cards @	3361.82	3251.33	4163.55	4381.40
3 Number of ATMs and CRMs	**2.58**	**2.58**	**2.55**	**2.55**
3.1 Bank owned ATMs$ and CRMs#	2.23	2.24	2.20	2.19
3.2 White Label ATMs $	0.35	0.34	0.35	0.36
4 Number of Micro ATMs @	**17.55**	**16.89**	**14.43**	**14.67**
5 Number of PoS Terminals	**89.03**	**85.67**	**96.91**	**100.01**
6 Bharat QR @	**62.50**	**59.57**	**63.60**	**63.83**
7 UPI QR *	**3434.93**	**3170.66**	**6260.92**	**6334.39**

PART IV - Payment Modes and Channels (International)				
	Details of International transactions done using cards (credit,			
	Volume (lakh)		Value (₹ crore)	
	2024 November	2024 December	2024 November	2024 December
1. Card Payments	**114.04**	**119.91**	**8514**	**8965**
1.1 Credit Cards	**71.79**	**75.29**	**6433**	**6688**
1.1.1 PoS based	28.38	30.24	2100	2210
1.1.2 Online	43.41	45.05	4333	4478
1.2 Debit Cards	**42.24**	**44.62**	**2081**	**2277**
1.2.1 PoS based	19.97	20.84	805	835
1.2.2 Online	22.27	23.78	1276	1443
2. Prepaid Payment Instruments	**32.04**	**30.13**	**1216**	**1178**
2.1 PoS based	27.59	25.97	977	945
2.2 Online	4.45	4.15	239	233
3. Cash Withdrawal at ATMs	**6.17**	**6.28**	**1378**	**1391**
3.1 Using Credit Cards	0.46	0.43	87	72
3.2 Using Debit Cards	3.94	4.16	702	746
3.3 Using PPIs	1.77	1.69	588	573
Total International Payments	**152.25**	**156.31**	**11107**	**11534**

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	87719.87	0.159 bps
November 2024	2.03	345	93298.98	0.155 bps
December 2024	2.59	425	78851.58	0.155 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.