Payment System Indicators

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

	Volume (lakh)				Value (₹ crore)			
	FY 2023-24	2023 September	2024 August	2024 September	FY 2023-24	2023 September	2024 August	2024 September
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	**43.04**	**3.73**	**3.88**	**4.08**	**259206893**	**21104039**	**23205978**	**23840258**
1.1 Govt. Securities Clearing	**16.80**	**1.52**	**1.62**	**1.57**	**170464587**	**13723954**	**15544033**	**14750412**
1.1.1 Outright	9.51	0.93	0.99	0.99	13463848	1211320	1468219	1468346
1.1.2 Repo	4.94	0.41	0.41	0.37	76718788	5629136	6391039	6038102
1.1.3 Tri-party Repo	2.35	0.19	0.22	0.21	80281951	6883498	7684775	7243965
1.2 Forex Clearing	24.92	2.10	2.13	2.40	80984671	6811643	6911072	8415273
1.3 Rupee Derivatives @	1.31	0.11	0.13	0.11	7757636	568441	750873	674573
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	**2700.16**	**213.94**	**237.53**	**233.33**	**170886670**	**14545183**	**15910436**	**17786483**
1.1 Customer Transactions	2686.04	212.80	236.33	232.21	152406168	12960210	14385410	16027655
1.2 Interbank Transactions	14.12	1.13	1.19	1.12	18480503	1584974	1525025	1758828
II Retail								
2 Credit Transfers - Retail	**1486106.89**	**119215.72**	**166465.50**	**166626.30**	**67542859**	**5340256**	**6408703**	**6384754**
2.1 AePS (Fund Transfers) @	3.92	0.31	0.31	0.30	261	21	13	14
2.2 APBS $	25888.17	1818.74	2783.25	2342.41	390743	17943	35283	35550
2.3 IMPS	60053.35	4728.97	4533.37	4299.36	6495652	507497	577888	565233
2.4 NACH Cr $	16227.27	1512.78	1534.87	1657.93	1525104	109472	144196	122079
2.5 NEFT	72639.50	5598.05	7983.23	7908.83	39136014	3126190	3590588	3597885
2.6 UPI @	1311294.68	105556.87	149630.47	150417.47	19995086	1579133	2060736	2063995
2.6.1 of which USSD @	26.19	2.52	1.45	1.31	352	37	15	14
3 Debit Transfers and Direct Debits	**18249.53**	**1514.68**	**1774.78**	**1805.36**	**1687658**	**138748**	**177162**	**180707**
3.1 BHIM Aadhaar Pay @	193.59	13.87	19.06	18.81	6112	441	576	568
3.2 NACH Dr $	16426.49	1371.81	1621.10	1651.69	1678769	138081	176386	179945
3.3 NETC (linked to bank account) @	1629.45	129.00	134.62	134.86	2777	226	199	193
4 Card Payments	**58469.79**	**4578.47**	**5323.13**	**5275.26**	**2423563**	**189186**	**211744**	**216304**
4.1 Credit Cards	**35610.15**	**2739.43**	**3900.68**	**3921.62**	**1831134**	**142320**	**168202**	**176202**
4.1.1 PoS based $	18614.08	1420.96	2023.83	1980.89	651911	49440	63208	61033
4.1.2 Others $	16996.08	1318.47	1876.85	1940.73	1179223	92879	104994	115169
4.2 Debit Cards	**22859.64**	**1839.04**	**1422.45**	**1353.64**	**592429**	**46866**	**43542**	**40102**
4.2.1 PoS based $	16477.95	1325.79	1061.41	995.07	393589	30512	29346	25777
4.2.2 Others $	6381.69	513.26	361.04	358.58	198840	16355	14196	14324
5 Prepaid Payment Instruments	**78775.40**	**6143.16**	**5466.90**	**5476.69**	**283048**	**23668**	**16555**	**17489**
5.1 Wallets	63256.69	4927.10	4092.83	4054.95	234353	19944	11599	11889
5.2 Cards	**15518.71**	**1216.07**	**1374.07**	**1421.74**	**48695**	**3724**	**4956**	**5600**
5.2.1 PoS based $	8429.87	707.39	710.24	721.65	11247	842	908	858
5.2.2 Others $	7088.84	508.67	663.82	700.09	37447	2882	4048	4743
6 Paper-based Instruments	**6632.10**	**538.35**	**508.49**	**484.94**	**7212333**	**575021**	**568848**	**543387**
6.1 CTS (NPCI Managed)	6632.10	538.35	508.49	484.94	7212333	575021	568848	543387
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**	**131990.38**	**179538.79**	**179668.56**	**79149461**	**6266879**	**7383012**	**7342641**
Total Payments (1+2+3+4+5+6)	**1650933.88**	**132204.32**	**179776.32**	**179901.89**	**250036131**	**20812062**	**23293447**	**25129124**
Total Digital Payments (1+2+3+4+5)	**1644301.78**	**131665.97**	**179267.83**	**179416.95**	**242823799**	**20237041**	**22724600**	**24585737**

PART II - Payment Modes and Channels

	Volume (lakh)				Value (₹ crore)			
	FY 2023-24	2023 September	2024 August	2024 September	FY 2023-24	2023 September	2024 August	2024 September
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	**1252599.21**	**101214.61**	**144031.16**	**143569.44**	**30687088**	**2434721**	**3188004**	**3161365**
1.1 Intra-bank $	83000.56	6606.30	9171.14	9081.76	5676805	446014	598931	601330
1.2 Inter-bank $	1169598.65	94608.31	134860.02	134487.68	25010283	1988707	2589074	2560036
2 Internet Payments (Netbanking / internet browser based) @	**45034.98**	**3650.26**	**3912.80**	**3847.73**	**102117736**	**8219961**	**9520832**	**10092959**
2.1 Intra-bank @	12033.28	988.10	1157.09	1101.62	53247042	4179061	4883018	5123573
2.2 Inter-bank @	33001.71	2662.16	2755.71	2746.11	48870694	4040900	4637815	4969386
B. ATMs								
3. Cash Withdrawal at ATMs $	**66440.72**	**5377.22**	**5157.20**	**4949.81**	**3259388**	**260514**	**255021**	**245223**
3.1 Using Credit Cards $	95.80	7.85	8.46	8.02	4648	380	434	417
3.2 Using Debit Cards $	66001.01	5340.70	5128.53	4922.18	3241538	259072	253703	243930
3.3 Using Pre-paid Cards $	343.90	28.67	20.20	19.62	13202	1062	883	876
4. Cash Withdrawal at PoS $	**15.18**	**0.97**	**0.30**	**0.27**	**148**	**9**	**3**	**3**
4.1 Using Debit Cards $	15.06	0.96	0.28	0.25	147	9	3	3
4.2 Using Pre-paid Cards $	0.12	0.01	0.02	0.01	1	0	0	0
5. Cash Withdrawal at Micro ATMs @	**11754.95**	**991.43**	**972.97**	**975.12**	**314003**	**25477**	**23935**	**23389**
5.1 AePS @	11754.95	991.43	972.97	975.12	314003	25477	23935	23389

PART III - Payment Infrastructures (lakh)				
	As on March 2024	2023 September	2024 August	2024 September
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	**10667.22**	**10713.04**	**10912.03**	**10968.31**
1.1 Credit Cards	1018.03	930.17	1054.92	1061.13
1.2 Debit Cards	9649.19	9782.86	9857.10	9907.18
2 Number of PPIs @	**16743.63**	**16718.12**	**15182.14**	**15339.88**
2.1 Wallets @	13381.80	13588.07	11322.72	11381.79
2.2 Cards @	3361.82	3130.05	3859.42	3958.09
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	2.20	2.20
3.2 White Label ATMs $	0.35	0.35	0.35	0.35
4 Number of Micro ATMs @	**17.55**	**14.87**	**14.42**	**14.45**
5 Number of PoS Terminals	**89.03**	**83.03**	**93.01**	**93.43**
6 Bharat QR @	**62.50**	**59.82**	**63.97**	**64.16**
7 UPI QR *	**3434.93**	**2950.06**	**5912.10**	**6069.95**

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 August	2024 September	2024 August	2024 September
1. Card Payments	**105.49**	**114.82**	**8680**	**9362**
1.1 Credit Cards	**67.86**	**73.39**	**6263**	**6938**
1.1.1 PoS based	25.21	29.45	1753	2150
1.1.2 Online	42.65	43.94	4509	4788
1.2 Debit Cards	**37.64**	**41.43**	**2417**	**2424**
1.2.1 PoS based	15.26	18.69	779	846
1.2.2 Online	22.38	22.74	1638	1578
2. Prepaid Payment Instruments	**29.86**	**37.43**	**1398**	**1563**
2.1 PoS based	25.47	32.13	1078	1209
2.2 Online	4.38	5.31	319	355
3. Cash Withdrawal at ATMs	**5.63**	**6.06**	**1813**	**1645**
3.1 Using Credit Cards	0.43	0.47	92	98
3.2 Using Debit Cards	3.39	3.69	774	763
3.3 Using PPIs	1.81	1.90	948	784
Total International Payments	**140.99**	**158.31**	**11891**	**12570**

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

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.