

Payment System Indicators								
PART I - Payment System Indicators - Payment & Settlement System Statistics								
	Volume (lakh)				Value (₹ crore)			
	FY 2022-23	2022 July	2023 June	2023 July	FY 2022-23	2022 July	2023 June	2023 July
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	41.44	3.39	3.81	3.83	258797336	21126044	22638088	21113033
1.1 Govt. Securities Clearing	15.00	1.33	1.54	1.53	172251292	14218681	15259736	14338395
1.1.1 Outright	7.99	0.71	0.88	0.87	10090700	851204	1299039	1200245
1.1.2 Repo	4.07	0.34	0.45	0.46	68032487	5764070	7312076	6722022
1.1.3 Tri-party Repo	2.94	0.28	0.21	0.20	94128105	7603407	6648621	6416128
1.2 Forex Clearing	25.16	1.93	2.17	2.17	78932050	6272728	6854522	5937050
1.3 Rupee Derivatives @	1.27	0.13	0.10	0.13	7613994	634635	523830	837588
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	2425.62	189.26	212.30	211.89	149946286	11551440	14336617	13124561
1.1 Customer Transactions	2411.19	188.06	211.10	210.72	131667176	9927091	12739932	11615417
1.2 Interbank Transactions	14.43	1.20	1.20	1.17	18279111	1624349	1596685	1509144
II Retail								
2 Credit Transfers - Retail	983620.84	74673.64	106299.38	114189.63	55009620	4267239	5151213	5250943
2.1 AePS (Fund Transfers) @	5.90	0.68	0.30	0.32	356	40	20	22
2.2 APBS \$	17833.95	1259.99	1875.41	2850.05	247535	12511	25772	45524
2.3 IMPS	56532.64	4608.30	4681.02	4897.10	5585441	444541	500482	512312
2.4 NACH Cr \$	19257.19	1892.88	1294.91	1322.80	1541815	119677	109983	110184
2.5 NEFT	52847.43	4018.39	5097.12	5476.79	33719541	2627354	3039491	3049364
2.6 UPI @	837143.73	62893.40	93350.61	99642.56	13914932	1063117	1475464	1533536
2.6.1 of which USSD @	17.21	1.62	2.18	2.77	197	18	30	43
3 Debit Transfers and Direct Debits	15343.05	1217.97	1453.92	1473.10	1289611	100581	129549	130931
3.1 BHIM Aadhaar Pay @	214.22	21.26	14.83	14.42	6791	621	487	457
3.2 NACH Dr \$	13502.52	1067.05	1296.38	1327.06	1280219	99754	128819	130240
3.3 NETC (linked to bank account) @	1626.31	129.66	142.71	131.62	2601	207	243	233
4 Card Payments	63324.72	5481.80	4731.29	4872.12	2152245	180371	188284	198050
4.1 Credit Cards	29145.24	2348.34	2629.05	2770.81	1432255	115856	137234	144737
4.1.1 PoS based \$	15598.46	1220.69	1378.71	1428.18	541932	41767	48854	49628
4.1.2 Others \$	13546.79	1127.64	1250.34	1342.63	890323	74089	88380	95108
4.2 Debit Cards	34179.48	3133.47	2102.24	2101.31	719989	64515	51049	53313
4.2.1 PoS based \$	22904.86	2052.26	1499.66	1485.21	476520	41198	33778	33513
4.2.2 Others \$	11274.61	1081.20	602.58	616.10	243470	23317	17271	19801
5 Prepaid Payment Instruments	74667.44	6195.34	6464.03	6393.08	287111	25309	23114	23238
5.1 Wallets	59112.76	4855.87	5294.78	5045.31	221896	18775	19767	19724
5.2 Cards	15554.69	1339.48	1169.24	1347.78	65215	6534	3347	3514
5.2.1 PoS based \$	1013.09	85.43	681.07	725.68	14777	1285	1016	782
5.2.2 Others \$	14541.60	1254.05	488.17	622.10	50438	5250	2331	2733
6 Paper-based Instruments	7109.28	588.67	539.36	555.48	7172904	579381	578306	587310
6.1 CTS (NPCI Managed)	7109.28	588.67	539.36	555.48	7172904	579381	578306	587310
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	88157.42	119487.97	127483.42	65911490	5152881	6070466	6190471
Total Payments (1+2+3+4+5+6)	1146490.96	88346.69	119700.27	127695.32	215857776	16704320	20407083	19315032
Total Digital Payments (1+2+3+4+5)	1139381.68	87758.02	119160.91	127139.84	208684872	16124940	19828777	18727722
PART II - Payment Modes and Channels								
	Volume (lakh)				Value (₹ crore)			
	FY 2022-23	2022 July	2023 June	2023 July	FY 2022-23	2022 July	2023 June	2023 July
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	806541.16	61437.98	88411.48	93608.38	22031617	1699580	2243149	2316947
1.1 Intra-bank \$	62306.61	4902.43	6145.85	6400.10	4191430	324003	416271	428287
1.2 Inter-bank \$	744234.54	56535.55	82265.63	87208.27	17840187	1375577	1826878	1888659
2 Internet Payments (Netbanking / internet browser based) @	42630.64	3756.52	3564.77	3939.72	91539296	7387328	8354438	8157915
2.1 Intra-bank @	10703.78	934.78	929.63	1107.74	53506133	4450729	4456179	4353820
2.2 Inter-bank @	31926.86	2821.73	2635.13	2831.98	38033163	2936599	3898259	3804095
B. ATMs								
3. Cash Withdrawal at ATMs \$	69468.87	5777.88	5398.31	5397.59	3305008	272103	268351	263323
3.1 Using Credit Cards \$	88.37	6.95	7.43	7.56	4296	342	352	356
3.2 Using Debit Cards \$	68975.18	5735.52	5361.29	5360.64	3286749	270609	266925	261896
3.3 Using Pre-paid Cards \$	405.32	35.42	29.58	29.39	13963	1152	1074	1071
4. Cash Withdrawal at PoS \$	27.73	2.26	2.29	2.23	278	22	23	22
4.1 Using Debit Cards \$	27.41	2.25	2.29	2.23	276	22	23	22
4.2 Using Pre-paid Cards \$	0.33	0.01	0.01	0.01	2	0	0	0
5. Cash Withdrawal at Micro ATMs @	12375.16	1082.22	943.77	1078.92	333966	29517	25991	28950
5.1 AePS @	12375.16	1082.22	943.77	1078.92	333966	29517	25991	28950

PART III - Payment Infrastructures (lakh)				
	As on March	2022	2023	2023
	2023	July	June	July
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	10465.62	10083.90	10645.15	10606.14
1.1 Credit Cards	853.03	802.56	886.82	898.73
1.2 Debit Cards	9612.59	9281.34	9758.33	9707.41
2 Number of PPIs @	16185.22	15621.99	16530.40	16646.95
2.1 Wallets @	13384.65	12922.65	13409.21	13513.24
2.2 Cards @	2800.57	2699.35	3121.20	3133.71
3 Number of ATMs and CRMs	2.59	2.54	2.59	2.59
3.1 Bank owned ATMs\$ and CRMs#	2.23	2.20	2.23	2.24
3.2 White Label ATMs \$	0.36	0.34	0.36	0.36
4 Number of Micro ATMs @	16.11	11.36	14.96	15.37
5 Number of PoS Terminals	77.90	68.19	80.94	81.23
6 Bharat QR @	53.82	45.21	56.88	58.06
7 UPI QR *	2563.77	2013.02	2720.15	2807.25

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)	
	2023	2023	2023	2023
	June	July	June	July
1. Card Payments	95.88	90.42	8658	8098
1.1 Credit Cards	61.80	56.86	6236	5672
1.1.1 PoS based	27.02	22.48	2069	1698
1.1.2 Online	34.78	34.37	4167	3973
1.2 Debit Cards	34.07	33.57	2422	2426
1.2.1 PoS based	14.55	12.84	722	643
1.2.2 Online	19.53	20.73	1700	1784
2. Prepaid Payment Instruments	34.72	30.50	1558	1332
2.1 PoS based	31.18	27.01	1313	1091
2.2 Online	3.55	3.49	245	241
3. Cash Withdrawal at ATMs	7.63	6.79	1977	1903
3.1 Using Credit Cards	0.40	0.46	65	84
3.2 Using Debit Cards	5.06	4.27	1132	1028
3.3 Using PPIs	2.17	2.06	779	791
Total International Payments	138.23	127.71	12193	11334

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

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.