Payment System Indicators								
PART I - Payment System Indicators - Payment & Settlement System Statistics								
	Volume (lakh)				**Value (₹ crore)**			
	FY 2024-25	**2024 October**	**2025 September**	**2025 October**	**FY 2024-25**	**2024 October**	**2025 September**	**2025 October**
	1	**2**	**3**	**4**	**1**	**2**	**3**	**4**
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	**47.40**	**3.59**	**4.95**	**4.25**	**296218030**	**25730864**	**30270023**	**30434601**
1.1 Govt. Securities Clearing	**17.87**	**1.69**	**1.75**	**1.63**	**185733719**	**16664120**	**18003263**	**18365111**
1.1.1 Outright	10.56	1.04	1.04	0.95	16056018	1626397	1499643	1439939
1.1.2 Repo	4.72	0.41	0.48	0.46	77286611	6573748	7926471	8365990
1.1.3 Tri-party Repo	2.58	0.23	0.23	0.23	92391091	8463975	8577149	8559182
1.2 Forex Clearing	28.06	1.74	3.11	2.51	100639565	8046345	11417001	11161871
1.3 Rupee Derivatives @	1.46	0.16	0.09	0.11	9844746	1020399	849759	907620
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	**3024.55**	**267.92**	**280.83**	**296.76**	**201387682**	**17070975**	**19836942**	**18732702**
1.1 Customer Transactions	3010.32	266.69	279.64	295.56	181153129	15418778	18220475	17108666
1.2 Interbank Transactions	14.23	1.23	1.19	1.20	20234553	1652197	1616467	1624036
II Retail								
2 Credit Transfers - Retail	**2061014.91**	**185187.17**	**213074.92**	**224318.23**	**79881976**	**7358283**	**7543380**	**7851867**
2.1 AePS (Fund Transfers) @	3.64	0.31	0.26	0.27	190	17	12	12
2.2 APBS $	32964.43	4021.91	2542.90	2745.64	554034	69157	41746	43353
2.3 IMPS	56249.68	4668.23	3943.79	4035.88	7139110	629382	596847	641964
2.4 NACH Cr $	16938.86	1463.68	1850.43	1736.26	1670223	157479	149729	165141
2.5 NEFT	96198.05	9183.38	8403.21	8790.97	44461464	4152428	4265310	4273608
2.6 UPI @	1858660.25	165849.66	196334.33	207009.21	26056955	2349821	2489737	2727791
2.6.1 of which USSD @	17.24	1.64	0.94	1.14	185	18	10	13
3 Debit Transfers and Direct Debits	**21659.95**	**1871.73**	**1926.97**	**1964.66**	**2208583**	**189818**	**222919**	**223881**
3.1 BHIM Aadhaar Pay @	230.08	24.54	18.90	20.58	6907	773	591	661
3.2 NACH Dr $	19762.28	1710.21	1786.47	1812.26	2199327	188844	222164	223048
3.3 NETC (linked to bank account) @	1667.59	136.98	121.60	131.82	2349	202	164	172
4 Card Payments	**63861.15**	**5759.31**	**5999.80**	**6279.14**	**2605110**	**248619**	**253483**	**256373**
4.1 Credit Cards	**47740.76**	**4332.14**	**4952.41**	**5182.90**	**2109197**	**201789**	**216707**	**214230**
4.1.1 PoS based $	24571.10	2196.73	2416.15	2609.42	795022	79293	72544	88357
4.1.2 Others $	23169.66	2135.41	2536.26	2573.48	1314175	122496	144163	125873
4.2 Debit Cards	**16120.39**	**1427.17**	**1047.39**	**1096.25**	**495914**	**46830**	**36776**	**42143**
4.2.1 PoS based $	11980.33	1060.17	777.56	828.79	332556	32091	22773	29104
4.2.2 Others $	4140.06	367.00	269.83	267.46	163358	14738	14003	13039
5 Prepaid Payment Instruments	**70254.08**	**5977.88**	**8551.51**	**8939.26**	**216751**	**20419**	**22637**	**24227**
5.1 Wallets	52898.40	4425.20	6871.58	7281.56	154066	13074	17183	18515
5.2 Cards	**17355.68**	**1552.68**	**1679.93**	**1657.70**	**62686**	**7345**	**5454**	**5712**
5.2.1 PoS based $	8240.14	718.88	688.72	649.16	11512	981	1092	1274
5.2.2 Others $	9115.54	833.81	991.22	1008.54	51174	6365	4362	4437
6 Paper-based Instruments	**6095.38**	**546.98**	**464.86**	**452.12**	**7113350**	**624057**	**570467**	**574554**
6.1 CTS (NPCI Managed)	6095.38	546.98	464.86	452.12	7113350	624057	570467	574554
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)	**2222885.46**	**199343.07**	**230018.06**	**241953.42**	**92025771**	**8441196**	**8612885**	**8930903**
Total Payments (1+2+3+4+5+6)	**2225910.01**	**199610.99**	**230298.89**	**242250.18**	**293413453**	**25512171**	**28449827**	**27663605**
Total Digital Payments (1+2+3+4+5)	**2219814.63**	**199064.01**	**229834.03**	**241798.06**	**286300103**	**24888114**	**27879360**	**27089051**

PART II - Payment Modes and Channels								
	Volume (lakh)				**Value (₹ crore)**			
	FY 2024-25	**2024 October**	**2025 September**	**2025 October**	**FY 2024-25**	**2024 October**	**2025 September**	**2025 October**
	1	**2**	**3**	**4**	**1**	**2**	**3**	**4**
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	**1756976.91**	**154876.80**	**181008.61**	**190876.05**	**39206221**	**3532243**	**3618114**	**3928495.79**
1.1 Intra-bank $	110801.96	9126.58	10469.49	10981.41	7207439	657333	633733	687557
1.2 Inter-bank $	1646174.95	145750.22	170539.12	179894.64	31998782	2874910	2984381	3240939
2 Internet Payments (Netbanking / internet browser based) @	**47478.09**	**4259.90**	**3755.37**	**3803.42**	**131858133**	**11281098**	**13654298**	**13199799**
2.1 Intra-bank @	13056.37	1152.19	853.80	872.08	69086996	5801815	7091903	6840494
2.2 Inter-bank @	34421.72	3107.71	2901.57	2931.34	62771136	5479282	6562395	6359305
B. ATMs								
3. Cash Withdrawal at ATMs $	**60308.11**	**5545.04**	**4395.48**	**4661.98**	**3063077**	**285506**	**230952**	**251643**
3.1 Using Credit Cards $	97.25	8.32	6.69	7.12	5084	444	369	404
3.2 Using Debit Cards $	59965.70	5515.23	4371	4636.34	3046987	284076	229713	250321
3.3 Using Pre-paid Cards $	245.16	21.49	17.89	18.53	11005	985	870	917
4. Cash Withdrawal at PoS $	**3.58**	**0.29**	**0.12**	**0.15**	**37**	**3**	**2**	**2**
4.1 Using Debit Cards $	3.33	0.28	0.10	0.13	35	3	1	2
4.2 Using Pre-paid Cards $	0.25	0.01	0.02	0.02	3	0	0	0
5. Cash Withdrawal at Micro ATMs @	**11640.55**	**1227.30**	**1034.96**	**1084.34**	**296622**	**31480**	**26356**	**29379**
5.1 AePS @	11640.55	1227.30	1034.96	1084.34	296622	31480	26356	29379

PART III - Payment Infrastructures (lakh)				
	As on March 2025	**2024 October**	**2025 September**	**2025 October**
	1	**2**	**3**	**4**
Payment System Infrastructures				
1 Number of Cards	**11006.97**	**10878.00**	**11381.99**	**11411.69**
1.1 Credit Cards	1098.85	1068.90	1133.90	1140.18
1.2 Debit Cards	9908.12	9809.11	10248.09	10271.50

2 Number of PPIs @	**13401.46**	**15503.38**	**16180.40**	**17710.95**
2.1 Wallets @	8678.44	11439.31	11478.95	12993.66
2.2 Cards @	4723.02	4064.07	4701.45	4717.28
3 Number of ATMs and CRMs	**2.56**	**2.56**	**2.49**	**2.50**
3.1 Bank owned ATMs$ and CRMs#	2.20	2.21	2.12	2.13
3.2 White Label ATMs $	0.36	0.35	0.37	0.37
4 Number of Micro ATMs @	**14.82**	**14.51**	**14.60**	**14.65**
5 Number of PoS Terminals	**110.98**	**95.09**	**121.24**	**123.17**
6 Bharat QR @	**67.18**	**64.31**	**60.95**	**60.73**
7 UPI QR *	**6579.30**	**6168.52**	**7090.66**	**7175.25**

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)**	
	2025	**2025**	**2025**	**2025**
	September	**October**	**September**	**October**
1. Card Payments	**136.04**	**145.70**	**10212**	**10097**
1.1 Credit Cards	**87.55**	**91.24**	**7821**	**7695**
1.1.1 PoS based	36.09	38.35	2547	2671
1.1.2 Online	51.46	52.89	5274	5024
1.2 Debit Cards	**48.48**	**54.46**	**2391**	**2403**
1.2.1 PoS based	23.55	27.89	799	918
1.2.2 Online	24.93	26.57	1592	1485
2. Prepaid Payment Instruments	**35.26**	**36.27**	**1463**	**1390**
2.1 PoS based	30.33	31.28	1153	1122
2.2 Online	4.93	4.99	309	268
3. Cash Withdrawal at ATMs	**5.32**	**6.00**	**1299**	**1399**
3.1 Using Credit Cards	0.42	0.47	78	88
3.2 Using Debit Cards	3.29	3.84	631	725
3.3 Using PPIs	1.61	1.69	591	585
Total International Payments	**176.62**	**187.97**	**12974**	**12886**

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
Jauuary 2025	2.30	361	90183.15	0.140 bps
February 2025	1.83	288	107458.55	0.121 bps
March 2025	1.84	291	121303.33	0.094 bps
April 2025	1.80	307	119659.70	0.121 bps
May 2025	1.87	329	120406.36	0.129 bps
June 2025	1.87	303	118068.41	0.111 bps
July 2025	2.87	440	81444.84	0.160 bps
August 2025	2.40	411	100735.94	0.166 bps
September 2025	3.03	431	77798.50	0.150 bps
October 2025	2.81	407	88209.52	0.146 bps

@: New inclusion w.e.f. November 2019
#: Data reported by Co-operative Banks, LABs and RRBs included with effect from Dec 2021.
$: Inclusion separately initiated from November 2019 - would have been part of other items hitherto.
*: New inclusion w.e.f. September 2020; Includes only static UPI QR Code

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.