Payment System Indicators

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

	Volume (lakh)				Value (₹ crore)			
	FY 2024-25	2024 July	2025 June	2025 July	FY 2024-25	2024 July	2025 June	2025 July
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	**47.40**	**4.54**	**5.30**	**5.21**	**296218030**	**25280807**	**30959727**	**32781616**
1.1 Govt. Securities Clearing	**17.87**	**1.71**	**1.77**	**1.63**	**185733719**	**17139102**	**17946468**	**19293299**
1.1.1 Outright	10.56	1.03	1.05	0.84	16056018	1524120	1611829	1274228
1.1.2 Repo	4.72	0.44	0.51	0.55	77286611	7150905	7894091	8664018
1.1.3 Tri-party Repo	2.58	0.23	0.21	0.24	92391091	8464077	8440549	9355053
1.2 Forex Clearing	28.06	2.71	3.39	3.48	100639565	7417106	11968143	12739681
1.3 Rupee Derivatives @	1.46	0.12	0.14	0.10	9844746	724598	1045117	748636
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	**3024.55**	**246.68**	**254.88**	**277.67**	**201387682**	**15970680**	**19012360**	**18863902**
1.1 Customer Transactions	3010.32	245.48	253.73	276.46	181153129	14531533	16983278	16624624
1.2 Interbank Transactions	14.23	1.19	1.15	1.21	20234553	1439147	2029082	2239279
II Retail								
2 Credit Transfers - Retail	**2061014.91**	**161225.51**	**200519.84**	**212335.07**	**79781976**	**6480748**	**6957478**	**7319321**
2.1 AePS (Fund Transfers) @	3.64	0.31	0.30	0.31	190	13	16	16
2.2 APBS $	32964.43	2481.39	2841.94	2705.04	554034	28605	48247	42355
2.3 IMPS	56249.68	4902.84	4481.05	4821.90	7139110	593177	606356	631411
2.4 NACH Cr $	16938.86	1479.29	1325.97	1628.20	1670223	132397	134188	143081
2.5 NEFT	96198.05	8006.14	7920.52	8500.14	44361464	3662264	3764742	3993960
2.6 UPI @	1858660.25	144355.54	183950.06	194679.48	26056955	2064292	2403931	2508498
2.6.1 of which USSD @	17.24	1.40	1.18	1.59	185	15	21	31
3 Debit Transfers and Direct Debits	**21659.95**	**1734.76**	**1891.36**	**1912.72**	**2208583**	**175789**	**210754**	**217899**
3.1 BHIM Aadhaar Pay @	230.08	19.25	18.27	19.95	6907	575	615	619
3.2 NACH Dr $	19762.28	1588.11	1728.39	1753.66	2199327	175014	209956	217102
3.3 NETC (linked to bank account) @	1667.59	127.40	144.70	139.11	2349	200	183	179
4 Card Payments	**63861.15**	**5294.35**	**5672.82**	**5982.42**	**2605110**	**217435**	**218552**	**231987**
4.1 Credit Cards	**47740.76**	**3837.80**	**4587.10**	**4861.81**	**2109197**	**172670**	**183088**	**193849**
4.1.1 PoS based $	24571.10	1970.94	2338.70	2432.75	795022	62284	67468	70380
4.1.2 Others $	23169.66	1866.86	2248.41	2429.06	1314175	110386	115620	123469
4.2 Debit Cards	**16120.39**	**1456.56**	**1085.72**	**1120.61**	**495914**	**44765**	**35463**	**38138**
4.2.1 PoS based $	11980.33	1068.58	812.90	832.19	332556	28600	23079	23921
4.2.2 Others $	4140.06	387.98	272.82	288.42	163358	16165	12384	14216
5 Prepaid Payment Instruments	**70254.08**	**5356.71**	**6868.39**	**7124.06**	**216751**	**16327**	**20740**	**20758**
5.1 Wallets	52898.40	4009.69	5338.82	5431.45	154066	11386	17308	16915
5.2 Cards	**17355.68**	**1347.01**	**1529.57**	**1692.61**	**62686**	**4941**	**3432**	**3842**
5.2.1 PoS based $	8240.14	713.97	595.05	660.66	11512	940	888	908
5.2.2 Others $	9115.54	633.05	934.51	1031.95	51174	4001	2544	2935
6 Paper-based Instruments	**6095.38**	**531.00**	**447.43**	**494.59**	**7113350**	**610685**	**550176**	**607504**
6.1 CTS (NPCI Managed)	6095.38	531.00	447.43	494.59	7113350	610685	550176	607504
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**	**174142.33**	**215399.84**	**227848.86**	**91925771**	**7500984**	**7957700**	**8397469**
Total Payments (1+2+3+4+5+6)	**2225910.01**	**174389.01**	**215654.72**	**228126.54**	**293313453**	**23471665**	**26970060**	**27261371**
Total Digital Payments (1+2+3+4+5)	**2219814.63**	**173858.01**	**215207.29**	**227631.95**	**286200103**	**22860979**	**26419884**	**26653867**

PART II - Payment Modes and Channels

	Volume (lakh)				Value (₹ crore)			
	FY 2024-25	2024 July	2025 June	2025 July	FY 2024-25	2024 July	2025 June	2025 July
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	**1756976.91**	**138523.69**	**170640.11**	**180368.04**	**39206221**	**3141241**	**3467488**	**3658470**
1.1 Intra-bank $	110801.96	8897.45	9560.57	10205.70	7207439	584669	611428	634819
1.2 Inter-bank $	1646174.95	129626.24	161079.54	170162.34	31998782	2556572	2856060	3023651
2 Internet Payments (Netbanking / internet browser based) @	**47478.09**	**4305.75**	**3635.82**	**3987.57**	**131858133**	**10958678**	**12824960**	**12803198**
2.1 Intra-bank @	13056.37	1227.41	839.90	935.66	69086996	5820942	6918867	6734105
2.2 Inter-bank @	34421.72	3078.34	2795.92	3051.90	62771136	5137737	5906093	6069093
B. ATMs								
3. Cash Withdrawal at ATMs $	**60308.11**	**5069.38**	**4382.08**	**4472.41**	**3063077**	**250318**	**229907**	**232955**
3.1 Using Credit Cards $	97.25	8.54	6.28	6.63	5084	433	345	362
3.2 Using Debit Cards $	59965.70	5040.14	4358.58	4447.66	3046987	248968	228735	231722
3.3 Using Pre-paid Cards $	245.16	20.70	17.22	18.13	11005	917	827	871
4. Cash Withdrawal at PoS $	**3.58**	**0.29**	**0.14**	**0.13**	**37**	**3**	**1**	**1**
4.1 Using Debit Cards $	3.33	0.27	0.11	0.11	35	3	1	1
4.2 Using Pre-paid Cards $	0.25	0.02	0.02	0.02	3	0	0	0
5. Cash Withdrawal at Micro ATMs @	**11640.55**	**944.29**	**944.62**	**996.95**	**296622**	**23498**	**25646**	**25574**
5.1 AePS @	11640.55	944.29	944.62	996.95	296622	23498	25646	25574

PART III - Payment Infrastructures (lakh)				
	As on March 2025	2024 July	2025 June	2025 July
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	**11006.97**	**10677.71**	**11163.78**	**11243.50**
1.1 Credit Cards	1098.85	1045.68	1111.97	1116.23
1.2 Debit Cards	9908.12	9632.02	10051.80	10127.27
2 Number of PPIs @	**13401.35**	**15211.55**	**13520.65**	**13746.53**
2.1 Wallets @	8678.44	11419.62	8681.92	8870.16
2.2 Cards @	4722.91	3791.93	4838.73	4876.37
3 Number of ATMs and CRMs	**2.56**	**2.55**	**2.51**	**2.49**
3.1 Bank owned ATMs$ and CRMs#	2.20	2.21	2.15	2.13
3.2 White Label ATMs $	0.36	0.34	0.36	0.36
4 Number of Micro ATMs @	**14.82**	**14.78**	**14.59**	**14.67**
5 Number of PoS Terminals	**110.98**	**89.72**	**117.91**	**119.21**
6 Bharat QR @	**67.18**	**61.87**	**67.21**	**66.64**
7 UPI QR *	**6579.30**	**5851.14**	**6782.51**	**6881.22**

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 June	2025 July	2025 June	2025 July
1. Card Payments	**138.64**	**128.09**	**10434**	**9714**
1.1 Credit Cards	**91.46**	**82.88**	**8251**	**7467**
1.1.1 PoS based	40.33	32.34	3024	2375
1.1.2 Online	51.13	50.53	5228	5092
1.2 Debit Cards	**47.18**	**45.21**	**2182**	**2247**
1.2.1 PoS based	23.37	20.06	837	733
1.2.2 Online	23.80	25.15	1345	1514
2. Prepaid Payment Instruments	**38.54**	**31.54**	**1653**	**1333**
2.1 PoS based	33.92	27.33	1393	1085
2.2 Online	4.62	4.21	260	248
3. Cash Withdrawal at ATMs	**5.57**	**4.88**	**1227**	**1146**
3.1 Using Credit Cards	0.44	0.41	82	83
3.2 Using Debit Cards	3.47	2.95	591	541
3.3 Using PPIs	1.65	1.51	554	522
Total International Payments	**182.74**	**164.51**	**13313**	**12193**

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

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.