Payment System Indicators

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

	Volume (lakh)				Value (₹ crore)			
	FY 2024-25	2024 April	2025 March	2025 April	FY 2024-25	2024 April	2025 March	2025 April
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	**47.40**	**3.53**	**4.36**	**5.07**	**296218030**	**22115118**	**27936158**	**29399814**
1.1 Govt. Securities Clearing	**17.87**	**1.25**	**1.33**	**1.89**	**185733719**	**14132535**	**15356048**	**16657576**
1.1.1 Outright	10.56	0.68	0.76	1.30	16056018	1023439	1297378	2017823
1.1.2 Repo	4.72	0.38	0.36	0.38	77286611	6510577	6589738	7078422
1.1.3 Tri-party Repo	2.58	0.19	0.21	0.20	92391091	6598519	7468932	7561331
1.2 Forex Clearing	28.06	2.17	2.94	3.07	100639565	7343662	11758724	11992139
1.3 Rupee Derivatives @	1.46	0.11	0.09	0.11	9844746	638922	821387	750099
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	**3024.55**	**235.59**	**307.03**	**262.41**	**201387682**	**14433296**	**21401969**	**16895789**
1.1 Customer Transactions	3010.32	234.46	305.71	261.16	181153129	12800746	19394683	15060026
1.2 Interbank Transactions	14.23	1.12	1.32	1.24	20234553	1632550	2007287	1835763
II Retail								
2 Credit Transfers - Retail	**2061014.91**	**149083.29**	**202008.61**	**194925.94**	**79781976**	**5845989**	**8242601**	**7126205**
2.1 AePS (Fund Transfers) @	3.64	0.29	0.31	0.30	190	19	16	16
2.2 APBS $	32964.43	2535.32	3506.60	2610.51	554034	36959	66841	57566
2.3 IMPS	56249.68	5503.65	4616.39	4492.53	7139110	592279	667813	621666
2.4 NACH Cr $	16938.86	964.06	1861.26	1200.84	1670223	121718	176401	154683
2.5 NEFT	96198.05	7040.03	9008.97	7687.52	44361464	3130549	4854308	3897348
2.6 UPI @	1858660.25	133039.94	183015.08	178934.24	26056955	1964465	2477222	2394926
2.6.1 of which USSD @	17.24	1.52	1.26	1.22	185	18	14	13
3 Debit Transfers and Direct Debits	**21659.95**	**1644.10**	**1891.35**	**1869.90**	**2208583**	**159006**	**211047**	**198565**
3.1 BHIM Aadhaar Pay @	230.08	20.50	19.59	17.39	6907	563	611	601
3.2 NACH Dr $	19762.28	1494.37	1724.79	1709.27	2199327	158223	210246	197780
3.3 NETC (linked to bank account) @	1667.59	129.23	146.97	143.24	2349	220	191	184
4 Card Payments	**63861.15**	**4960.12**	**5789.52**	**5673.64**	**2605110**	**200409**	**240549**	**222351**
4.1 Credit Cards	**47740.76**	**3441.51**	**4586.50**	**4502.70**	**2109197**	**156498**	**201494**	**184237**
4.1.1 PoS based $	24571.10	1843.36	2302.66	2281.41	795022	61982	71473	67899
4.1.2 Others $	23169.66	1598.15	2283.84	2221.29	1314175	94516	130021	116338
4.2 Debit Cards	**16120.39**	**1518.61**	**1203.02**	**1170.93**	**495914**	**43911**	**39055**	**38113**
4.2.1 PoS based $	11980.33	1126.31	895.82	875.30	332556	30022	25818	26187
4.2.2 Others $	4140.06	392.30	307.20	295.63	163358	13889	13237	11926
5 Prepaid Payment Instruments	**70254.08**	**5288.79**	**6783.69**	**6768.43**	**216751**	**14964**	**21465**	**21254**
5.1 Wallets	52898.40	3993.29	5061.17	5157.38	154066	10507	16077	15896
5.2 Cards	**17355.68**	**1295.49**	**1722.52**	**1611.04**	**62686**	**4457**	**5388**	**5358**
5.2.1 PoS based $	8240.14	695.13	648.24	649.25	11512	962	1016	1093
5.2.2 Others $	9115.54	600.37	1074.28	961.79	51174	3495	4372	4265
6 Paper-based Instruments	**6095.38**	**525.73**	**531.76**	**494.77**	**7113350**	**667829**	**659873**	**645079**
6.1 CTS (NPCI Managed)	6095.38	525.73	531.76	494.77	7113350	667829	659873	645079
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**	**161502.02**	**217004.93**	**209732.67**	**91925771**	**6888198**	**9375535**	**8213454**
Total Payments (1+2+3+4+5+6)	**2225910.01**	**161737.61**	**217311.96**	**209995.08**	**293313453**	**21321494**	**30777505**	**25109243**
Total Digital Payments (1+2+3+4+5)	**2219814.63**	**161211.88**	**216780.20**	**209500.31**	**286200103**	**20653665**	**30117631**	**24464164**

PART II - Payment Modes and Channels

	Volume (lakh)				Value (₹ crore)			
	FY 2024-25	2024 April	2025 March	2025 April	FY 2024-25	2024 April	2025 March	2025 April
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	**1756976.91**	**127302.31**	**171174.23**	**165744.58**	**39206221**	**2962262**	**3769671**	**3498574**
1.1 Intra-bank $	110801.96	8373.78	9863.76	9301.40	7207439	552044	670272	617100
1.2 Inter-bank $	1646174.95	118928.53	161310.47	156443.19	31998782	2410218	3099400	2881474
2 Internet Payments (Netbanking / internet browser based) @	**47478.09**	**3796.75**	**4096.24**	**3642.69**	**131858133**	**9637480**	**13992340**	**11585683**
2.1 Intra-bank @	13056.37	966.25	1009.09	837.78	69086996	5089149	7319249	6047105
2.2 Inter-bank @	34421.72	2830.50	3087.15	2804.91	62771136	4548332	6673091	5538579
B. ATMs								
3. Cash Withdrawal at ATMs $	**60308.11**	**5240.40**	**4983.78**	**4602.65**	**3063077**	**265905**	**263892**	**244747**
3.1 Using Credit Cards $	97.25	9.07	7.43	6.86	5084	458	410	373
3.2 Using Debit Cards $	59965.70	5207.60	4957.22	4578.06	3046987	264457	262540	243494
3.3 Using Pre-paid Cards $	245.16	23.73	19.13	17.73	11005	990	942	881
4. Cash Withdrawal at PoS $	**3.58**	**0.52**	**0.22**	**0.17**	**37**	**5**	**2**	**2**
4.1 Using Debit Cards $	3.33	0.50	0.19	0.15	35	5	2	1
4.2 Using Pre-paid Cards $	0.25	0.02	0.03	0.02	3	0	0	0
5. Cash Withdrawal at Micro ATMs @	**11640.55**	**919.05**	**1102.31**	**928.36**	**296622**	**24502**	**29561**	**25662**
5.1 AePS @	11640.55	919.05	1102.31	928.36	296622	24502	29561	25662

PART III - Payment Infrastructures (lakh)				
	As on March 2025	2024 April	2025 March	2025 April
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	**11006.97**	**10534.85**	**11006.97**	**11064.20**
1.1 Credit Cards	1098.85	1025.40	1098.85	1104.36
1.2 Debit Cards	9908.12	9509.45	9908.12	9959.84
2 Number of PPIs @	**13396.53**	**14716.82**	**13396.53**	**13444.93**
2.1 Wallets @	8673.62	11294.83	8673.62	8719.54
2.2 Cards @	4722.91	3421.99	4722.91	4725.39
3 Number of ATMs and CRMs	**2.56**	**2.57**	**2.56**	**2.55**
3.1 Bank owned ATMs$ and CRMs#	2.20	2.23	2.20	2.19
3.2 White Label ATMs $	0.36	0.35	0.36	0.36
4 Number of Micro ATMs @	**14.82**	**17.44**	**14.82**	**14.74**
5 Number of PoS Terminals	**110.98**	**88.39**	**110.98**	**112.91**
6 Bharat QR @	**67.18**	**60.73**	**67.18**	**66.84**
7 UPI QR *	**6579.30**	**5597.20**	**6579.30**	**6624.75**

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 March	2025 April	2025 March	2025 April
1. Card Payments	**118.48**	**122.62**	**9018**	**9238**
1.1 Credit Cards	**75.69**	**78.09**	**7056**	**7161**
1.1.1 PoS based	29.25	30.88	2105	2129
1.1.2 Online	46.44	47.21	4951	5032
1.2 Debit Cards	**42.79**	**44.53**	**1961**	**2076**
1.2.1 PoS based	19.98	21.88	684	717
1.2.2 Online	22.82	22.65	1277	1360
2. Prepaid Payment Instruments	**27.65**	**29.82**	**1067**	**1169**
2.1 PoS based	23.60	25.68	847	934
2.2 Online	4.05	4.14	219	236
3. Cash Withdrawal at ATMs	**5.64**	**5.82**	**1286**	**1286**
3.1 Using Credit Cards	0.41	0.42	72	71
3.2 Using Debit Cards	3.59	3.77	644	671
3.3 Using PPIs	1.63	1.63	569	545
Total International Payments	**151.77**	**158.26**	**11370**	**11693**

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

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.