Payment System Indicators

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

	Volume (lakh)				Value (₹ crore)			
	FY 2024-25	2024 May	2025 April	2025 May	FY 2024-25	2024 May	2025 April	2025 May
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	**47.40**	**4.07**	**5.07**	**5.48**	**296218030**	**22018913**	**29399814**	**29656042**
1.1 Govt. Securities Clearing	**17.87**	**1.60**	**1.89**	**1.94**	**185733719**	**14632648**	**16657576**	**17500816**
1.1.1 Outright	10.56	0.98	1.30	1.28	16056018	1363203	2017823	1875057
1.1.2 Repo	4.72	0.43	0.38	0.45	77286611	6669493	7078422	7645792
1.1.3 Tri-party Repo	2.58	0.19	0.20	0.21	92391091	6599952	7561331	7979967
1.2 Forex Clearing	28.06	2.37	3.07	3.44	100639565	6780829	11992139	11363617
1.3 Rupee Derivatives @	1.46	0.10	0.11	0.10	9844746	605436	750099	791608
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	**3024.55**	**249.71**	**262.41**	**274.71**	**201387682**	**15186947**	**16895789**	**17013770**
1.1 Customer Transactions	3010.32	248.49	261.16	273.46	181153129	13559606	15060026	15219873
1.2 Interbank Transactions	14.23	1.22	1.24	1.25	20234553	1627340	1835763	1793897
II Retail								
2 Credit Transfers - Retail	**2061014.91**	**156773.59**	**194925.94**	**203656.72**	**79781976**	**6279019**	**7126205**	**7146649**
2.1 AePS (Fund Transfers) @	3.64	0.31	0.30	0.31	190	18	16	17
2.2 APBS $	32964.43	2295.50	2610.51	2786.17	554034	37499	57566	50985
2.3 IMPS	56249.68	5576.99	4492.53	4636.60	7139110	606167	621666	640867
2.4 NACH Cr $	16938.86	1074.61	1200.84	1243.57	1670223	132404	154683	147380
2.5 NEFT	96198.05	7467.75	7687.52	8215.47	44361464	3457995	3897348	3793103
2.6 UPI @	1858660.25	140358.43	178934.24	186774.60	26056955	2044937	2394926	2514297
2.6.1 of which USSD @	17.24	1.62	1.22	1.79	185	17	13	33
3 Debit Transfers and Direct Debits	**21659.95**	**1698.67**	**1869.90**	**1895.74**	**2208583**	**167035**	**198565**	**206368**
3.1 BHIM Aadhaar Pay @	230.08	19.33	17.39	19.51	6907	506	601	641
3.2 NACH Dr $	19762.28	1539.23	1709.27	1723.65	2199327	166305	197780	205535
3.3 NETC (linked to bank account) @	1667.59	140.11	143.24	152.58	2349	225	184	192
4 Card Payments	**63861.15**	**5105.17**	**5673.64**	**5827.40**	**2605110**	**208520**	**222351**	**226810**
4.1 Credit Cards	**47740.76**	**3601.36**	**4502.70**	**4676.93**	**2109197**	**164955**	**184237**	**189832**
4.1.1 PoS based $	24571.10	1906.58	2281.41	2359.14	795022	63831	67899	69607
4.1.2 Others $	23169.66	1694.78	2221.29	2317.79	1314175	101124	116338	120224
4.2 Debit Cards	**16120.39**	**1503.82**	**1170.93**	**1150.47**	**495914**	**43565**	**38113**	**36978**
4.2.1 PoS based $	11980.33	1114.35	875.30	861.57	332556	29772	26187	24735
4.2.2 Others $	4140.06	389.47	295.63	288.90	163358	13793	11926	12243
5 Prepaid Payment Instruments	**70254.08**	**5496.00**	**6768.43**	**7106.39**	**216751**	**16697**	**21254**	**20722**
5.1 Wallets	52898.40	4204.49	5157.38	5474.25	154066	11566	15896	16668
5.2 Cards	**17355.68**	**1291.51**	**1611.04**	**1632.13**	**62686**	**5131**	**5358**	**4053**
5.2.1 PoS based $	8240.14	689.94	649.25	650.54	11512	1027	1093	981
5.2.2 Others $	9115.54	601.57	961.79	981.59	51174	4104	4265	3072
6 Paper-based Instruments	**6095.38**	**524.39**	**494.77**	**481.93**	**7113350**	**611518**	**645079**	**596239**
6.1 CTS (NPCI Managed)	6095.38	524.39	494.77	481.93	7113350	611518	645079	596239
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**	**169597.82**	**209732.67**	**218968.18**	**91925771**	**7282789**	**8213454**	**8196787**
Total Payments (1+2+3+4+5+6)	**2225910.01**	**169847.53**	**209995.08**	**219242.89**	**293313453**	**22469736**	**25109243**	**25210557**
Total Digital Payments (1+2+3+4+5)	**2219814.63**	**169323.14**	**209500.31**	**218760.96**	**286200103**	**21858218**	**24464164**	**24614318**

PART II - Payment Modes and Channels

	Volume (lakh)				Value (₹ crore)			
	FY 2024-25	2024 May	2025 April	2025 May	FY 2024-25	2024 May	2025 April	2025 May
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	**1756976.91**	**133232.33**	**165815.85**	**173273.19**	**39206221**	**3092908**	**3505147**	**3642370**
1.1 Intra-bank $	110801.96	8851.50	9304.93	9743.47	7207439	571075	617898	638705
1.2 Inter-bank $	1646174.95	124380.84	156510.92	163529.72	31998782	2521832	2887249	3003664
2 Internet Payments (Netbanking / internet browser based) @	**47478.09**	**3812.36**	**3653.49**	**3668.56**	**131858133**	**9595069**	**11633517**	**11653243**
2.1 Intra-bank @	13056.37	1012.11	838.00	851.51	69086996	4905987	6048107	6063029
2.2 Inter-bank @	34421.72	2800.25	2815.49	2817.05	62771136	4689082	5585409	5590213
B. ATMs								
3. Cash Withdrawal at ATMs $	**60308.11**	**5166.41**	**4602.65**	**4604.61**	**3063077**	**260240**	**244747**	**246201**
3.1 Using Credit Cards $	97.25	8.63	6.86	6.70	5084	441	373	370
3.2 Using Debit Cards $	59965.70	5133.52	4578.06	4579.88	3046987	258785	243494	244945
3.3 Using Pre-paid Cards $	245.16	24.26	17.73	18.03	11005	1014	881	886
4. Cash Withdrawal at PoS $	**3.58**	**0.33**	**0.17**	**0.15**	**37**	**3**	**2**	**2**
4.1 Using Debit Cards $	3.33	0.31	0.15	0.13	35	3	1	1
4.2 Using Pre-paid Cards $	0.25	0.02	0.02	0.03	3	0	0	0
5. Cash Withdrawal at Micro ATMs @	**11640.55**	**879.79**	**928.36**	**1017.25**	**296622**	**22804**	**25662**	**27668**
5.1 AePS @	11640.55	879.79	928.36	1017.25	296622	22804	25662	27668

PART III - Payment Infrastructures (lakh)	As on March 2025	2024 May	2025 April	2025 May
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	**11006.97**	**10598.99**	**11064.20**	**11115.67**
1.1 Credit Cards	1098.85	1033.00	1104.36	1111.98
1.2 Debit Cards	9908.12	9565.98	9959.84	10003.70
2 Number of PPIs @	**13396.53**	**14840.92**	**13444.93**	**13513.51**
2.1 Wallets @	8673.62	11302.14	8719.54	8692.12
2.2 Cards @	4722.91	3538.78	4725.39	4821.38
3 Number of ATMs and CRMs	**2.56**	**2.57**	**2.55**	**2.57**
3.1 Bank owned ATMs$ and CRMs#	2.20	2.22	2.19	2.21
3.2 White Label ATMs $	0.36	0.36	0.36	0.36
4 Number of Micro ATMs @	**14.82**	**15.69**	**14.74**	**14.78**
5 Number of PoS Terminals	**110.98**	**88.04**	**112.91**	**115.89**
6 Bharat QR @	**67.18**	**61.21**	**66.84**	**66.64**
7 UPI QR *	**6579.30**	**5690.84**	**6624.75**	**6698.20**

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 April	2025 May	2025 April	2025 May
1. Card Payments	**122.62**	**141.55**	**9238**	**10482**
1.1 Credit Cards	**78.09**	**91.96**	**7161**	**8221**
1.1.1 PoS based	30.88	39.59	2129	2725
1.1.2 Online	47.21	52.37	5032	5496
1.2 Debit Cards	**44.53**	**49.60**	**2076**	**2261**
1.2.1 PoS based	21.88	25.08	717	839
1.2.2 Online	22.65	24.52	1360	1421
2. Prepaid Payment Instruments	**29.82**	**38.51**	**1169**	**1576**
2.1 PoS based	25.68	33.64	934	1295
2.2 Online	4.14	4.86	236	281
3. Cash Withdrawal at ATMs	**5.82**	**6.10**	**1286**	**1346**
3.1 Using Credit Cards	0.42	0.45	71	80
3.2 Using Debit Cards	3.77	3.86	671	659
3.3 Using PPIs	1.63	1.80	545	607
Total International Payments	**158.26**	**186.17**	**11693**	**13404**

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

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.