Payment System Indicators								
PART I - Payment System Indicators - Payment & Settlement System Statistics								
	Volume (lakh)				Value (₹ crore)			
	FY 2023-24	2024 February	2025 January	2025 February	FY 2023-24	2024 February	2025 January	2025 February
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	**43.04**	**3.60**	**4.88**	**3.72**	**259206893**	**21907760**	**30296790**	**25171733**
1.1 Govt. Securities Clearing	**16.80**	**1.46**	**1.77**	**1.16**	**170464587**	**14722762**	**17807347**	**14137926**
1.1.1 Outright	9.51	0.87	1.10	0.63	13463848	1273135	1627265	1088598
1.1.2 Repo	4.94	0.39	0.41	0.33	76718788	6575139	7288494	5916603
1.1.3 Tri-party Repo	2.35	0.20	0.25	0.20	80281951	6874488	8891588	7132725
1.2 Forex Clearing	24.92	2.04	2.94	2.45	80984671	6537554	11164125	9957432
1.3 Rupee Derivatives @	1.31	0.09	0.17	0.12	7757636	647444	1325318	1076374
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	**2700.16**	**238.26**	**268.15**	**244.20**	**170886670**	**14614297**	**17499363**	**16099371**
1.1 Customer Transactions	2686.04	237.09	266.89	243.05	152406168	13083464	15571748	14226027
1.2 Interbank Transactions	14.12	1.17	1.26	1.16	18480503	1530833	1927615	1873344
II Retail								
2 Credit Transfers - Retail	**1486106.89**	**137733.21**	**186538.41**	**177394.61**	**67542859**	**6039675**	**7000487**	**6497660**
2.1 AePS (Fund Transfers) @	3.92	0.32	0.31	0.28	261	21	18	16
2.2 APBS $	25888.17	2965.77	2263.21	3103.12	390743	48312	52280	57097
2.3 IMPS	60053.35	5346.35	4442.23	4048.29	6495652	568092	606420	563082
2.4 NACH Cr $	16227.27	1504.81	1304.72	1533.06	1525104	123887	145699	140881
2.5 NEFT	72639.50	6889.23	8567.93	7647.93	39136014	3471495	3848033	3540103
2.6 UPI @	1311294.68	121026.73	169960.01	161061.93	19995086	1827869	2348037	2196482
2.6.1 of which USSD @	26.19	1.66	1.38	1.15	352	19	16	13
3 Debit Transfers and Direct Debits	**18249.53**	**1611.25**	**1878.45**	**1862.80**	**1687658**	**153734**	**199535**	**193068**
3.1 BHIM Aadhaar Pay @	193.59	15.43	15.79	15.67	6112	376	486	494
3.2 NACH Dr $	16426.49	1464.78	1715.83	1701.10	1678769	153173	198857	192387
3.3 NETC (linked to bank account) @	1629.45	131.04	146.83	146.03	2777	184	193	186
4 Card Payments	**58469.79**	**4634.92**	**5522.42**	**5052.09**	**2423563**	**190658**	**223090**	**201522**
4.1 Credit Cards	**35610.15**	**3112.44**	**4305.72**	**3969.59**	**1831134**	**149206**	**184126**	**167208**
4.1.1 PoS based $	18614.08	1618.50	2177.43	1999.96	651911	54431	69429	62125
4.1.2 Others $	16996.08	1493.94	2128.29	1969.63	1179223	94775	114697	105083
4.2 Debit Cards	**22859.64**	**1522.47**	**1216.69**	**1082.50**	**592429**	**41452**	**38963**	**34314**
4.2.1 PoS based $	16477.95	1108.96	910.91	803.42	393589	27918	25999	23216
4.2.2 Others $	6381.69	413.51	305.78	279.07	198840	13534	12965	11098
5 Prepaid Payment Instruments	**78775.40**	**6470.84**	**6547.10**	**6398.44**	**283048**	**22674**	**19496**	**19236**
5.1 Wallets	63256.69	5211.85	4875.14	4850.75	234353	18434	14700	14404
5.2 Cards	**15518.71**	**1259.00**	**1671.97**	**1547.69**	**48695**	**4240**	**4796**	**4833**
5.2.1 PoS based $	8429.87	702.41	701.18	641.84	11247	919	1000	969
5.2.2 Others $	7088.84	556.58	970.79	905.86	37447	3321	3796	3863
6 Paper-based Instruments	**6632.10**	**541.88**	**516.61**	**462.02**	**7212333**	**602630**	**606756**	**540834**
6.1 CTS (NPCI Managed)	6632.10	541.88	516.61	462.02	7212333	602630	606756	540834
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)	**1648233.71**	**150992.11**	**201003.00**	**191169.95**	**79149461**	**7009371**	**8049363**	**7452321**
Total Payments (1+2+3+4+5+6)	**1650933.88**	**151230.37**	**201271.14**	**191414.16**	**250036131**	**21623668**	**25548726**	**23551692**
Total Digital Payments (1+2+3+4+5)	**1644301.78**	**150688.49**	**200754.53**	**190952.14**	**242823799**	**21021038**	**24941970**	**23010857**

PART II - Payment Modes and Channels								
	Volume (lakh)				Value (₹ crore)			
	FY 2023-24	2024 February	2025 January	2025 February	FY 2023-24	2024 February	2025 January	2025 February
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	**1252599.21**	**117275.04**	**158794.78**	**150031.46**	**30687088**	**2828120**	**3451865**	**3215517**
1.1 Intra-bank $	83000.56	7774.97	9234.72	8703.42	5676805	530845	607541	558355
1.2 Inter-bank $	1169598.65	109500.07	149560.06	141328.04	25010283	2297275	2844325	2657162
2 Internet Payments (Netbanking / internet browser based) @	**45034.98**	**3800.36**	**4167.05**	**3648.03**	**102117736**	**8867591**	**11639721**	**10409819**
2.1 Intra-bank @	12033.28	1008.05	1212.87	1003.88	53247042	4540083	6130804	5354635
2.2 Inter-bank @	33001.71	2792.31	2954.18	2644.15	48870694	4327508	5508917	5055184
B. ATMs								
3. Cash Withdrawal at ATMs $	**66440.72**	**5172.34**	**4910.07**	**4497.97**	**3259388**	**257238**	**251938**	**235618**
3.1 Using Credit Cards $	95.80	7.91	7.79	6.84	4648	395	412	370
3.2 Using Debit Cards $	66001.01	5139.17	4883.53	4473.77	3241538	255809	250646	234408
3.3 Using Pre-paid Cards $	343.90	25.26	18.75	17.36	13202	1034	879	840
4. Cash Withdrawal at PoS $	**15.18**	**0.55**	**0.27**	**0.22**	**148**	**5**	**3**	**2**
4.1 Using Debit Cards $	15.06	0.53	0.24	0.19	147	5	3	2
4.2 Using Pre-paid Cards $	0.12	0.01	0.03	0.03	1	0	0	0
5. Cash Withdrawal at Micro ATMs @	**11754.95**	**812.15**	**915.09**	**921.64**	**314003**	**21543**	**23246**	**23605**
5.1 AePS @	11754.95	812.15	915.09	921.64	314003	21543	23246	23605

PART III - Payment Infrastructures (lakh)	As on March 2024	2024 February	2025 January	2025 February
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	**10667.22**	**10612.71**	**10909.12**	**10949.92**
1.1 Credit Cards	1018.03	1006.00	1088.73	1093.15
1.2 Debit Cards	9649.19	9606.71	9820.39	9856.77
2 Number of PPIs @	**16743.63**	**17118.53**	**13463.21**	**13614.38**
2.1 Wallets @	13381.80	13795.76	8954.73	9001.61
2.2 Cards @	3361.82	3322.78	4508.48	4612.77
3 Number of ATMs and CRMs	**2.58**	**2.57**	**2.57**	**2.58**
3.1 Bank owned ATMs$ and CRMs#	2.23	2.23	2.21	2.22
3.2 White Label ATMs $	0.35	0.34	0.36	0.36
4 Number of Micro ATMs @	**17.55**	**17.01**	**14.74**	**14.68**
5 Number of PoS Terminals	**89.03**	**87.73**	**103.53**	**107.18**
6 Bharat QR @	**62.50**	**61.50**	**64.43**	**65.48**
7 UPI QR *	**3434.93**	**3371.80**	**6401.65**	**6496.91**

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 January	2025 February	2025 January	2025 February
1. Card Payments	**108.47**	**97.96**	**8554**	**7404**
1.1 Credit Cards	**67.54**	**61.31**	**6350**	**5645**
1.1.1 PoS based	25.27	22.65	1876	1681
1.1.2 Online	42.28	38.66	4474	3964
1.2 Debit Cards	**40.93**	**36.65**	**2205**	**1759**
1.2.1 PoS based	18.50	16.99	728	615
1.2.2 Online	22.43	19.67	1477	1144
2. Prepaid Payment Instruments	**24.93**	**23.71**	**1098**	**935**
2.1 PoS based	21.22	20.12	847	733
2.2 Online	3.71	3.59	251	202
3. Cash Withdrawal at ATMs	**5.62**	**5.08**	**1392**	**1155**
3.1 Using Credit Cards	0.36	0.35	64	63
3.2 Using Debit Cards	3.72	3.28	672	568
3.3 Using PPIs	1.54	1.45	656	524
Total International Payments	**139.03**	**126.75**	**11044**	**9493**

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

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.