Payment System Indicators

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

	Volume (lakh)				Value (₹ crore)			
	FY 2023-24	2024 January	2024 December	2025 January	FY 2023-24	2024 January	2024 December	2025 January
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	**43.04**	**3.74**	**3.78**	**4.88**	**259206893**	**21705635**	**27448820**	**30296790**
1.1 Govt. Securities Clearing	**16.80**	**1.42**	**1.49**	**1.77**	**170464587**	**14658627**	**16506680**	**17807347**
1.1.1 Outright	9.51	0.79	0.84	1.10	13463848	1100547	1348782	1627265
1.1.2 Repo	4.94	0.43	0.41	0.41	76718788	6039056	6377679	7288494
1.1.3 Tri-party Repo	2.35	0.21	0.24	0.25	80281951	7519024	8780219	8891588
1.2 Forex Clearing	24.92	2.21	2.16	2.94	80984671	6439543	9919285	11164125
1.3 Rupee Derivatives @	1.31	0.11	0.13	0.17	7757636	607465	1022855	1325318
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	**2700.16**	**230.99**	**262.29**	**268.15**	**170886670**	**14691625**	**19163587**	**17499363**
1.1 Customer Transactions	2686.04	229.79	261.11	266.89	152406168	13127720	17161423	15571748
1.2 Interbank Transactions	14.12	1.20	1.17	1.26	18480503	1563905	2002163	1927615
II Retail								
2 Credit Transfers - Retail	**1486106.89**	**137068.03**	**183786.41**	**186538.41**	**67542859**	**5945126**	**6935632**	**7000487**
2.1 AePS (Fund Transfers) @	3.92	0.36	0.31	0.31	261	24	17	18
2.2 APBS $	25888.17	2118.74	2451.41	2263.21	390743	42872	58705	52280
2.3 IMPS	60053.35	5087.92	4411.64	4442.23	6495652	566310	601549	606420
2.4 NACH Cr $	16227.27	948.05	1315.94	1304.72	1525104	127514	135695	145699
2.5 NEFT	72639.50	6882.78	8307.02	8567.93	39136014	3367322	3814966	3848033
2.6 UPI @	1311294.68	122030.18	167300.09	169960.01	19995086	1841084	2324700	2348037
2.6.1 of which USSD @	26.19	1.90	1.56	1.38	352	21	16	16
3 Debit Transfers and Direct Debits	**18249.53**	**1571.50**	**1905.47**	**1878.45**	**1687658**	**154405**	**198303**	**199535**
3.1 BHIM Aadhaar Pay @	193.59	18.82	17.18	15.79	6112	619	547	486
3.2 NACH Dr $	16426.49	1440.08	1738.32	1715.83	1678769	153564	197549	198857
3.3 NETC (linked to bank account) @	1629.45	112.60	149.97	146.83	2777	222	207	193
4 Card Payments	**58469.79**	**4934.19**	**5608.59**	**5522.42**	**2423563**	**211931**	**228548**	**223090**
4.1 Credit Cards	**35610.15**	**3289.52**	**4328.50**	**4305.72**	**1831134**	**166444**	**187949**	**184126**
4.1.1 PoS based $	18614.08	1725.59	2240.03	2177.43	651911	58532	73048	69429
4.1.2 Others $	16996.08	1563.93	2088.46	2128.29	1179223	107912	114901	114697
4.2 Debit Cards	**22859.64**	**1644.68**	**1280.10**	**1216.69**	**592429**	**45487**	**40599**	**38963**
4.2.1 PoS based $	16477.95	1193.18	964.50	910.91	393589	30383	27609	25999
4.2.2 Others $	6381.69	451.50	315.60	305.78	198840	15103	12990	12965
5 Prepaid Payment Instruments	**78775.40**	**7087.25**	**6377.99**	**6547.10**	**283048**	**25784**	**18992**	**19496**
5.1 Wallets	63256.69	5766.67	4830.75	4875.14	234353	21259	14437	14700
5.2 Cards	**15518.71**	**1320.58**	**1547.24**	**1671.97**	**48695**	**4525**	**4556**	**4796**
5.2.1 PoS based $	8429.87	690.67	684.93	701.18	11247	927	990.54	1000
5.2.2 Others $	7088.84	629.91	862.31	970.79	37447	3598	3564.99	3796
6 Paper-based Instruments	**6632.10**	**547.17**	**506.56**	**516.61**	**7212333**	**583653**	**587879**	**606756**
6.1 CTS (NPCI Managed)	6632.10	547.17	506.56	516.61	7212333	583653	587879	606756
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**	**151208.15**	**198185.02**	**201003.00**	**79149461**	**6920899**	**7969354**	**8049363**
Total Payments (1+2+3+4+5+6)	**1650933.88**	**151439.14**	**198447.31**	**201271.14**	**250036131**	**21612523**	**27132941**	**25548726**
Total Digital Payments (1+2+3+4+5)	**1644301.78**	**150891.97**	**197940.75**	**200754.53**	**242823799**	**21028871**	**26545062**	**24941970**

PART II - Payment Modes and Channels

	Volume (lakh)				Value (₹ crore)			
	FY 2023-24	2024 January	2024 December	2025 January	FY 2023-24	2024 January	2024 December	2025 January
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	**1252599.21**	**117854.93**	**156762.66**	**158779.34**	**30687088**	**2815296**	**3455800**	**3451690**
1.1 Intra-bank $	83000.56	7654.37	9183.14	9234.68	5676805	524854	618347	607529
1.2 Inter-bank $	1169598.65	110200.56	147579.52	149544.66	25010283	2290441	2837453	2844161
2 Internet Payments (Netbanking / internet browser based) @	**45034.98**	**3837.71**	**4072.71**	**4167.05**	**102117736**	**9123990**	**12203095**	**11639721**
2.1 Intra-bank @	12033.28	1028.04	1155.00	1212.87	53247042	4767036	6414756	6130804
2.2 Inter-bank @	33001.71	2809.67	2917.71	2954.18	48870694	4356954	5788339	5508917
B. ATMs								
3. Cash Withdrawal at ATMs $	**66440.72**	**5306.01**	**4950.77**	**4910.07**	**3259388**	**260746**	**252471**	**251938**
3.1 Using Credit Cards $	95.80	8.26	8.12	7.79	4648	404	429	412
3.2 Using Debit Cards $	66001.01	5272.19	4923.54	4883.53	3241538	259326	251161	250646
3.3 Using Pre-paid Cards $	343.90	25.56	19.11	18.75	13202	1016	881	879
4. Cash Withdrawal at PoS $	**15.18**	**0.65**	**0.29**	**0.27**	**148**	**6**	**3**	**3**
4.1 Using Debit Cards $	15.06	0.64	0.26	0.24	147	6	3	3
4.2 Using Pre-paid Cards $	0.12	0.02	0.03	0.03	1	0	0	0
5. Cash Withdrawal at Micro ATMs @	**11754.95**	**839.66**	**910.87**	**915.09**	**314003**	**22351**	**23195**	**23246**
5.1 AePS @	11754.95	839.66	910.87	915.09	314003	22351	23195	23246

PART III - Payment Infrastructures (lakh)				
	As on March 2024	2024 January	2024 December	2025 January
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	**10667.22**	**10570.66**	**10990.04**	**10909.12**
1.1 Credit Cards	1018.03	995.00	1080.56	1088.73
1.2 Debit Cards	9649.19	9575.66	9909.48	9820.39
2 Number of PPIs @	**16743.63**	**17676.26**	**13269.07**	**13463.21**
2.1 Wallets @	13381.80	14396.94	8904.25	8954.73
2.2 Cards @	3361.82	3279.33	4364.82	4508.48
3 Number of ATMs and CRMs	**2.58**	**2.58**	**2.55**	**2.57**
3.1 Bank owned ATMs$ and CRMs#	2.23	2.24	2.19	2.21
3.2 White Label ATMs $	0.35	0.34	0.36	0.36
4 Number of Micro ATMs @	**17.55**	**17.60**	**14.67**	**14.64**
5 Number of PoS Terminals	**89.03**	**85.93**	**100.01**	**103.53**
6 Bharat QR @	**62.50**	**60.04**	**63.83**	**64.43**
7 UPI QR *	**3434.93**	**3213.79**	**6334.39**	**6400.67**

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)	
	2024 December	2025 January	2024 December	2025 January
1. Card Payments	**119.91**	**108.47**	**8965**	**8554**
1.1 Credit Cards	**75.29**	**67.54**	**6688**	**6350**
1.1.1 PoS based	30.24	25.27	2210	1876
1.1.2 Online	45.05	42.28	4478	4474
1.2 Debit Cards	**44.62**	**40.93**	**2277**	**2205**
1.2.1 PoS based	20.84	18.50	835	728
1.2.2 Online	23.78	22.43	1443	1477
2. Prepaid Payment Instruments	**30.13**	**24.93**	**1178**	**1098**
2.1 PoS based	25.97	21.22	945	847
2.2 Online	4.15	3.71	233	251
3. Cash Withdrawal at ATMs	**6.28**	**5.62**	**1391**	**1392**
3.1 Using Credit Cards	0.43	0.36	72	64
3.2 Using Debit Cards	4.16	3.72	746	672
3.3 Using PPIs	1.69	1.54	573	656
Total International Payments	**156.31**	**139.03**	**11534**	**11044**

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	78849.47	0.155 bps
Jauuary 2025	2.30	361	90183.15	0.140 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.