Payment System Indicators

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

	Volume (lakh)				Value (₹ crore)			
	FY 2024-25	2024 March	2025 February	2025 March	FY 2024-25	2024 March	2025 February	2025 March
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	47.40	3.48	3.72	4.36	296218030	21627756	25171733	27936158
1.1 Govt. Securities Clearing	17.87	1.14	1.16	1.33	185733719	13374679	14137926	15356048
1.1.1 Outright	10.56	0.60	0.63	0.76	16056018	981057	1088598	1297378
1.1.2 Repo	4.72	0.35	0.33	0.36	77286611	6226720	5916603	6589738
1.1.3 Tri-party Repo	2.58	0.19	0.20	0.21	92391091	6166902	7132725	7468932
1.2 Forex Clearing	28.06	2.27	2.45	2.94	100639565	7795104	9957432	11758724
1.3 Rupee Derivatives @	1.46	0.07	0.12	0.09	9844746	457973	1076374	821387
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	3024.55	278.47	244.20	307.03	201387682	18128366	16099371	21401969
1.1 Customer Transactions	3010.32	277.25	243.05	305.71	181153129	16588625	14226027	19394683
1.2 Interbank Transactions	14.23	1.22	1.16	1.32	20234553	1539741	1873344	2007287
II Retail								
2 Credit Transfers - Retail	2061014.91	152969.08	177394.61	202008.61	79781976	7152557	6497660	8242601
2.1 AePS (Fund Transfers) @	3.64	0.34	0.28	0.31	190	22	16	16
2.2 APBS $	32964.43	3014.53	3103.12	3506.60	554034	44707	57097	66841
2.3 IMPS	56249.68	5806.36	4048.29	4616.39	7139110	634706	563082	667813
2.4 NACH Cr $	16938.86	1808.71	1533.06	1861.26	1670223	173928	140881	176401
2.5 NEFT	96198.05	7939.10	7647.93	9008.97	44361464	4320840	3540103	4854308
2.6 UPI @	1858660.25	134400.04	161061.93	183015.08	26056955	1978353	2196482	2477222
2.6.1 of which USSD @	17.24	1.78	1.15	1.26	185	20	13	14
3 Debit Transfers and Direct Debits	21659.95	1661.00	1862.80	1891.35	2208583	165047	193068	211047
3.1 BHIM Aadhaar Pay @	230.08	22.68	15.67	19.59	6907	584	494	611
3.2 NACH Dr $	19762.28	1492.00	1701.10	1724.79	2199327	164223	192387	210246
3.3 NETC (linked to bank account) @	1667.59	146.32	146.03	146.97	2349	240	186	191
4 Card Payments	63861.15	5034.13	5052.09	5789.52	2605110	209208	201522	240549
4.1 Credit Cards	47740.76	3439.38	3969.59	4586.50	2109197	164459	167208	201494
4.1.1 PoS based $	24571.10	1800.04	1999.96	2302.66	795022	60378	62125	71473
4.1.2 Others $	23169.66	1639.34	1969.63	2283.84	1314175	104081	105083	130021
4.2 Debit Cards	16120.39	1594.75	1082.50	1203.02	495914	44749	34314	39055
4.2.1 PoS based $	11980.33	1163.77	803.42	895.82	332556	29309	23216	25818
4.2.2 Others $	4140.06	430.98	279.07	307.20	163358	15440	11098	13237
5 Prepaid Payment Instruments	70254.08	5804.85	6398.44	6783.69	216751	18200	19236	21465
5.1 Wallets	52898.40	4489.88	4850.75	5061.17	154066	13741	14404	16077
5.2 Cards	17355.68	1314.97	1547.69	1722.52	62686	4459	4833	5388
5.2.1 PoS based $	8240.14	699.02	641.84	648.24	11512	964	969	1016
5.2.2 Others $	9115.54	615.95	905.86	1074.28	51174	3495	3863	4372
6 Paper-based Instruments	6095.38	585.31	462.02	531.76	7113350	688745	540834	659873
6.1 CTS (NPCI Managed)	6095.38	585.31	462.02	531.76	7113350	688745	540834	659873
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	166054.37	191169.95	217004.93	91925771	8233757	7452321	9375535
Total Payments (1+2+3+4+5+6)	2225910.01	166332.85	191414.16	217311.96	293313453	26362123	23551692	30777505
Total Digital Payments (1+2+3+4+5)	2219814.63	165747.54	190952.14	216780.20	286200103	25673378	23010857	30117631

PART II - Payment Modes and Channels

	Volume (lakh)				Value (₹ crore)			
	FY 2024-25	2024 March	2025 February	2025 March	FY 2024-25	2024 March	2025 February	2025 March
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	1756974.67	128625.58	150031.46	171171.98	39206151	3131961	3215517	3769602
1.1 Intra-bank $	110801.96	8771.04	8703.42	9863.76	7207439	602816	558355	670272
1.2 Inter-bank $	1646172.70	119854.54	141328.04	161308.22	31998712	2529145	2657162	3099330
2 Internet Payments (Netbanking / internet browser based) @	47469.06	4250.54	3635.80	4087.21	131513970	10374045	10339284	13648178
2.1 Intra-bank @	13055.94	1142.99	1003.69	1008.66	68879807	5235835	5354635	7112061
2.2 Inter-bank @	34413.13	3107.55	2632.11	3078.55	62634163	5138210	4984649	6536117
B. ATMs								
3. Cash Withdrawal at ATMs $	60308.11	5563.96	4497.97	4983.78	3063077	278271	235618	263892
3.1 Using Credit Cards $	97.25	8.83	6.84	7.43	5084	446	370	410
3.2 Using Debit Cards $	59965.70	5528.63	4473.77	4957.22	3046987	276714	234408	262540
3.3 Using Pre-paid Cards $	245.16	26.50	17.36	19.13	11005	1111	840	942
4. Cash Withdrawal at PoS $	3.58	0.53	0.22	0.22	37	5	2	2
4.1 Using Debit Cards $	3.33	0.51	0.19	0.19	35	5	2	2
4.2 Using Pre-paid Cards $	0.25	0.02	0.03	0.03	3	0	0	0
5. Cash Withdrawal at Micro ATMs @	11640.55	1059.56	921.64	1102.31	296622	27303	23605	29561
5.1 AePS @	11640.55	1059.56	921.64	1102.31	296622	27303	23605	29561

PART III - Payment Infrastructures (lakh)				
	As on March 2025	2024 March	2025 February	2025 March
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	**11006.97**	**10667.22**	**10949.92**	**11006.97**
1.1 Credit Cards	1098.85	1018.03	1093.15	1098.85
1.2 Debit Cards	9908.12	9649.19	9856.77	9908.12
2 Number of PPIs @	**13396.53**	**16743.63**	**13614.38**	**13396.53**
2.1 Wallets @	8673.62	13381.80	9001.61	8673.62
2.2 Cards @	4722.91	3361.82	4612.77	4722.91
3 Number of ATMs and CRMs	**2.56**	**2.58**	**2.58**	**2.56**
3.1 Bank owned ATMs$ and CRMs#	2.20	2.23	2.22	2.20
3.2 White Label ATMs $	0.36	0.35	0.36	0.36
4 Number of Micro ATMs @	**14.82**	**17.55**	**14.68**	**14.82**
5 Number of PoS Terminals	**110.98**	**89.03**	**107.18**	**110.98**
6 Bharat QR @	**67.18**	**62.50**	**65.48**	**67.18**
7 UPI QR *	**6579.30**	**3434.93**	**6496.91**	**6579.30**

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 February	2025 March	2025 February	2025 March
1. Card Payments	**97.96**	**118.48**	**7404**	**9018**
1.1 Credit Cards	**61.31**	**75.69**	**5645**	**7056**
1.1.1 PoS based	22.65	29.25	1681	2105
1.1.2 Online	38.66	46.44	3964	4951
1.2 Debit Cards	**36.65**	**42.79**	**1759**	**1961**
1.2.1 PoS based	16.99	19.98	615	684
1.2.2 Online	19.67	22.82	1144	1277
2. Prepaid Payment Instruments	**23.71**	**27.65**	**935**	**1067**
2.1 PoS based	20.12	23.60	733	847
2.2 Online	3.59	4.05	202	219
3. Cash Withdrawal at ATMs	**5.08**	**5.64**	**1155**	**1286**
3.1 Using Credit Cards	0.35	0.41	63	72
3.2 Using Debit Cards	3.28	3.59	568	644
3.3 Using PPIs	1.45	1.63	524	569
Total International Payments	**126.75**	**151.77**	**9493**	**11370**

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

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.