Payment System Indicators

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

	Volume (lakh)				Value (₹ crore)			
	FY 2024-25	2024 June	2025 May	2025 June	FY 2024-25	2024 June	2025 May	2025 June
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	**47.40**	**4.36**	**5.48**	**5.30**	**296218030**	**22580094**	**29656042**	**30959727**
1.1 Govt. Securities Clearing	**17.87**	**1.60**	**1.94**	**1.77**	**185733719**	**15107943**	**17500816**	**17946468**
1.1.1 Outright	10.56	0.97	1.28	1.05	16056018	1372786	1875057	1611829
1.1.2 Repo	4.72	0.42	0.45	0.51	77286611	6414226	7645792	7894091
1.1.3 Tri-party Repo	2.58	0.21	0.21	0.21	92391091	7320931	7979967	8440549
1.2 Forex Clearing	28.06	2.67	3.44	3.39	100639565	6953169	11363617	11968143
1.3 Rupee Derivatives @	1.46	0.09	0.10	0.14	9844746	518982	791608	1045117
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	**3024.55**	**231.84**	**274.71**	**254.88**	**201387682**	**16037694**	**17013770**	**19012360**
1.1 Customer Transactions	3010.32	230.72	273.46	253.73	181153129	14570686	15219873	16983278
1.2 Interbank Transactions	14.23	1.12	1.25	1.15	20234553	1467008	1793897	2029082
II Retail								
2 Credit Transfers - Retail	**2061014.91**	**155567.02**	**203656.72**	**200519.84**	**79781976**	**6073917**	**7146649**	**6957478**
2.1 AePS (Fund Transfers) @	3.64	0.30	0.31	0.30	190	16	17	16
2.2 APBS $	32964.43	2929.34	2786.17	2841.94	554034	43676	50985	48247
2.3 IMPS	56249.68	5167.51	4636.60	4481.05	7139110	577794	640867	606356
2.4 NACH Cr $	16938.86	1311.11	1243.57	1325.97	1670223	113888	147380	134188
2.5 NEFT	96198.05	7307.34	8215.47	7920.52	44361464	3331461	3793103	3764742
2.6 UPI @	1858660.25	138851.42	186774.60	183950.06	26056955	2007081	2514297	2403931
2.6.1 of which USSD @	17.24	1.41	1.79	1.18	185	15	33	21
3 Debit Transfers and Direct Debits	**21659.95**	**1697.73**	**1895.74**	**1891.36**	**2208583**	**171469**	**206368**	**210754**
3.1 BHIM Aadhaar Pay @	230.08	21.07	19.51	18.27	6907	581	641	615
3.2 NACH Dr $	19762.28	1544.59	1723.65	1728.39	2199327	170756	205535	209956
3.3 NETC (linked to bank account) @	1667.59	132.07	152.58	144.70	2349	132	192	183
4 Card Payments	**63861.15**	**5003.43**	**5827.40**	**5672.82**	**2605110**	**200081**	**226810**	**218552**
4.1 Credit Cards	**47740.76**	**3579.49**	**4676.93**	**4587.10**	**2109197**	**158822**	**189832**	**183088**
4.1.1 PoS based $	24571.10	1895.40	2359.14	2338.70	795022	59417	69607	67468
4.1.2 Others $	23169.66	1684.10	2317.79	2248.41	1314175	99405	120224	115620
4.2 Debit Cards	**16120.39**	**1423.94**	**1150.47**	**1085.72**	**495914**	**41259**	**36978**	**35463**
4.2.1 PoS based $	11980.33	1063.58	861.57	812.90	332556	27629	24735	23079
4.2.2 Others $	4140.06	360.36	288.90	272.82	163358	13629	12243	12384
5 Prepaid Payment Instruments	**70254.08**	**5236.08**	**7106.39**	**6868.39**	**216751**	**15897**	**20722**	**20740**
5.1 Wallets	52898.40	4038.05	5474.25	5338.82	154066	11298	16668	17308
5.2 Cards	**17355.68**	**1198.03**	**1632.13**	**1529.57**	**62686**	**4599**	**4053**	**3432**
5.2.1 PoS based $	8240.14	650.89	650.54	595.05	11512	946	981	888
5.2.2 Others $	9115.54	547.14	981.59	934.51	51174	3653	3072	2544
6 Paper-based Instruments	**6095.38**	**484.42**	**481.93**	**447.43**	**7113350**	**553834**	**596239**	**550176**
6.1 CTS (NPCI Managed)	6095.38	484.42	481.93	447.43	7113350	553834	596239	550176
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**	**167988.69**	**218968.18**	**215399.84**	**91925771**	**7015198**	**8196787**	**7957700**
Total Payments (1+2+3+4+5+6)	**2225910.01**	**168220.52**	**219242.89**	**215654.72**	**293313453**	**23052892**	**25210557**	**26970060**
Total Digital Payments (1+2+3+4+5)	**2219814.63**	**167736.10**	**218760.96**	**215207.29**	**286200103**	**22499058**	**24614318**	**26419884**

PART II - Payment Modes and Channels

	Volume (lakh)				Value (₹ crore)			
	FY 2024-25	2024 June	2025 May	2025 June	FY 2024-25	2024 June	2025 May	2025 June
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	**1756976.91**	**132846.07**	**173238.90**	**170054.63**	**39206221**	**3029193**	**3641750**	**3385251**
1.1 Intra-bank $	110801.96	8784.73	9743.77	8974.93	7207439	557266	638772	529331
1.2 Inter-bank $	1646174.95	124061.34	163495.14	161079.71	31998782	2471927	3002978	2855919
2 Internet Payments (Netbanking / internet browser based) @	**47478.09**	**3780.42**	**3668.66**	**3635.82**	**131858133**	**10487118**	**11661241**	**12824960**
2.1 Intra-bank @	13056.37	1029.33	851.54	839.90	69086996	5573973	6068349	6918867
2.2 Inter-bank @	34421.72	2751.09	2817.12	2795.92	62771136	4913144	5592892	5906093
B. ATMs								
3. Cash Withdrawal at ATMs $	**60308.11**	**5076.57**	**4604.61**	**4382.08**	**3063077**	**255229**	**246201**	**229907**
3.1 Using Credit Cards $	97.25	8.29	6.70	6.28	5084	426	370	345
3.2 Using Debit Cards $	59965.70	5045.81	4579.88	4358.58	3046987	253844	244945	228735
3.3 Using Pre-paid Cards $	245.16	22.47	18.03	17.22	11005	959	886	827
4. Cash Withdrawal at PoS $	**3.58**	**0.28**	**0.15**	**0.14**	**37**	**3**	**2**	**1**
4.1 Using Debit Cards $	3.33	0.27	0.13	0.11	35	3	1	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**	**973.79**	**1017.25**	**944.62**	**296622**	**24426**	**27668**	**25646**
5.1 AePS @	11640.55	973.79	1017.25	944.62	296622	24426	27668	25646

PART III - Payment Infrastructures (lakh)				
	As on March 2025	2024 June	2025 May	2025 June
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	**11006.97**	**10662.37**	**11115.67**	**11163.78**
1.1 Credit Cards	1098.85	1038.13	1111.98	1111.97
1.2 Debit Cards	9908.12	9624.24	10003.70	10051.80
2 Number of PPIs @	**13396.53**	**15051.30**	**13513.51**	**13520.65**
2.1 Wallets @	8673.62	11375.61	8692.12	8681.92
2.2 Cards @	4722.91	3675.69	4821.38	4838.73
3 Number of ATMs and CRMs	**2.56**	**2.56**	**2.57**	**2.51**
3.1 Bank owned ATMs$ and CRMs#	2.20	2.21	2.21	2.15
3.2 White Label ATMs $	0.36	0.35	0.36	0.36
4 Number of Micro ATMs @	**14.82**	**15.25**	**14.78**	**14.59**
5 Number of PoS Terminals	**110.98**	**89.67**	**115.89**	**117.91**
6 Bharat QR @	**67.18**	**61.64**	**66.64**	**67.21**
7 UPI QR *	**6579.30**	**5770.15**	**6698.20**	**6782.51**

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 May	2025 June	2025 May	2025 June
1. Card Payments	**141.55**	**138.64**	**10482**	**10434**
1.1 Credit Cards	**91.96**	**91.46**	**8221**	**8251**
1.1.1 PoS based	39.59	40.33	2725	3024
1.1.2 Online	52.37	51.13	5496	5228
1.2 Debit Cards	**49.60**	**47.18**	**2261**	**2182**
1.2.1 PoS based	25.08	23.37	839	837
1.2.2 Online	24.52	23.80	1421	1345
2. Prepaid Payment Instruments	**38.51**	**38.54**	**1576**	**1653**
2.1 PoS based	33.64	33.92	1295	1393
2.2 Online	4.86	4.62	281	260
3. Cash Withdrawal at ATMs	**6.10**	**5.57**	**1346**	**1227**
3.1 Using Credit Cards	0.45	0.44	80	82
3.2 Using Debit Cards	3.86	3.47	659	591
3.3 Using PPIs	1.80	1.65	607	554
Total International Payments	**186.17**	**182.74**	**13404**	**13313**

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
June 2025	1.87	303	118068.41	0.111 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.