Payment System Indicators

PART I - Payment System Indicators - Payment & Settlement System Statistics	Volume (lakh)				Value (₹ crore)			
	FY 2024-25	2024 November	2025 October	2025 November	FY 2024-25	2024 November	2025 October	2025 November
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	**47.40**	**2.61**	**4.25**	**4.08**	**296218030**	**20592498**	**30434601**	**28209256**
1.1 Govt. Securities Clearing	**17.87**	**1.10**	**1.63**	**1.53**	**185733719**	**13954925**	**18365111**	**17161813**
1.1.1 Outright	10.56	0.54	0.95	0.88	16056018	847485	1439939	1226375
1.1.2 Repo	4.72	0.35	0.46	0.44	77286611	5366007	8365990	7838569
1.1.3 Tri-party Repo	2.58	0.20	0.23	0.21	92391091	7741434	8559182	8096869
1.2 Forex Clearing	28.06	1.40	2.51	2.46	100639565	5972544	11161871	10100567
1.3 Rupee Derivatives @	1.46	0.11	0.11	0.08	9844746	665029	907620	946876
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	**3024.55**	**240.29**	**296.76**	**284.89**	**201387682**	**14826882**	**18732702**	**16881605**
1.1 Customer Transactions	3010.32	239.16	295.56	283.75	181153129	13504833	17108666	15505696
1.2 Interbank Transactions	14.23	1.12	1.20	1.14	20234553	1322050	1624036	1375908
II Retail								
2 Credit Transfers - Retail	**2061014.91**	**170358.50**	**224318.23**	**221600.52**	**79881976**	**6274182**	**7851867**	**7313610**
2.1 AePS (Fund Transfers) @	3.64	0.30	0.27	0.26	190	14	12	11
2.2 APBS $	32964.43	2250.97	2745.64	3375.31	554034	32384	43353	69483
2.3 IMPS	56249.68	4079.18	4035.88	3689.31	7139110	558328	641964	615177
2.4 NACH Cr $	16938.86	1438.33	1736.26	1690.81	1670223	147385	165141	163208
2.5 NEFT	96198.05	7769.51	8790.97	8175.04	44461464	3380884	4273608	3834099
2.6 UPI @	1858660.25	154820.21	207009.21	204669.79	26056955	2155187	2727791	2631633
2.6.1 of which USSD @	17.24	1.56	1.14	0.56	185	16	13	7
3 Debit Transfers and Direct Debits	**21659.95**	**1894.74**	**1964.66**	**1987.04**	**2208583**	**185643**	**223881**	**226304**
3.1 BHIM Aadhaar Pay @	230.08	19.29	20.58	19.28	6907	629	661	609
3.2 NACH Dr $	19762.28	1732.94	1812.26	1835.73	2199327	184814	223048	225517
3.3 NETC (linked to bank account) @	1667.59	142.51	131.82	132.03	2349	200	172	178
4 Card Payments	**63861.15**	**5167.93**	**6279.14**	**6041.95**	**2605110**	**208308**	**256373**	**222942**
4.1 Credit Cards	**47740.76**	**3936.04**	**5182.90**	**5029.84**	**2109197**	**169298**	**214230**	**188799**
4.1.1 PoS based $	24571.10	2036.02	2609.42	2538.40	795022	68233	88357	75640
4.1.2 Others $	23169.66	1900.02	2573.48	2491.45	1314175	101065	125873	113159
4.2 Debit Cards	**16120.39**	**1231.89**	**1096.25**	**1012.11**	**495914**	**39010**	**42143**	**34143**
4.2.1 PoS based $	11980.33	916.24	828.79	763.31	332556	26677	29104	22754
4.2.2 Others $	4140.06	315.65	267.46	248.80	163358	12333	13039	11389
5 Prepaid Payment Instruments	**70254.08**	**5847.81**	**8939.26**	**8973.35**	**216751**	**19214**	**24227**	**24639**
5.1 Wallets	52898.40	4462.09	7281.56	7347.33	154066	13130	18515	19265
5.2 Cards	**17355.68**	**1385.72**	**1657.70**	**1626.02**	**62686**	**6083**	**5712**	**5374**
5.2.1 PoS based $	8240.14	663.27	649.16	682.35	11512	915	1274	1365
5.2.2 Others $	9115.54	722.45	1008.54	943.66	51174	5168	4437	4010
6 Paper-based Instruments	**6095.38**	**472.48**	**452.12**	**448.60**	**7113350**	**537849**	**574554**	**570251**
6.1 CTS (NPCI Managed)	6095.38	472.48	452.12	448.60	7113350	537849	574554	570251
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**	**183741.46**	**241953.42**	**239051.46**	**92025771**	**7225196**	**8930903**	**8357746**
Total Payments (1+2+3+4+5+6)	**2225910.01**	**183981.74**	**242250.18**	**239336.34**	**293413453**	**22052079**	**27663605**	**25239350**
Total Digital Payments (1+2+3+4+5)	**2219814.63**	**183509.26**	**241798.06**	**238887.74**	**286300103**	**21514230**	**27089051**	**24669100**

PART II - Payment Modes and Channels	Volume (lakh)				Value (₹ crore)			
	FY 2024-25	2024 November	2025 October	2025 November	FY 2024-25	2024 November	2025 October	2025 November
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	**1756976.91**	**144940.69**	**190010.12**	**187787.15**	**39206221**	**3215536**	**3908175**	**3769435**
1.1 Intra-bank $	110801.96	8518.57	10880.39	10306.94	7207439	598559	685229	637713
1.2 Inter-bank $	1646174.95	136422.12	179129.73	177480.21	31998782	2616978	3222946	3131722
2 Internet Payments (Netbanking / internet browser based) @	**47478.09**	**3659.77**	**3803.42**	**3527.10**	**131858133**	**9925228**	**13199799**	**11864143**
2.1 Intra-bank @	13056.37	1025.12	872.08	809.63	69086996	5097948	6840494	6241771
2.2 Inter-bank @	34421.72	2634.64	2931.34	2717.48	62771136	4827279	6359305	5622372
B. ATMs								
3. Cash Withdrawal at ATMs $	**60308.11**	**4760.71**	**4661.98**	**4404.78**	**3063077**	**241717**	**251643**	**235313**
3.1 Using Credit Cards $	97.25	7.75	7.12	6.72	5084	410	404	378
3.2 Using Debit Cards $	59965.70	4734.61	4636.34	4380.23	3046987	240471	250321	234055
3.3 Using Pre-paid Cards $	245.16	18.35	18.53	17.83	11005	837	917	880
4. Cash Withdrawal at PoS $	**3.58**	**0.28**	**0.15**	**0.14**	**37**	**3**	**2**	**2**
4.1 Using Debit Cards $	3.33	0.27	0.13	0.12	35	3	2	2
4.2 Using Pre-paid Cards $	0.25	0.02	0.02	0.02	3	0	0	0
5. Cash Withdrawal at Micro ATMs @	**11640.55**	**898.33**	**1084.34**	**1048.96**	**296622**	**22981**	**29379**	**27358**
5.1 AePS @	11640.55	898.33	1084.34	1048.96	296622	22981	29379	27358

PART III - Payment Infrastructures (lakh)				
	As on March 2025	2024 November	2025 October	2025 November
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	**11006.97**	**10868.11**	**11411.69**	**11448.62**
1.1 Credit Cards	1098.85	1072.40	1140.18	1148.66
1.2 Debit Cards	9908.12	9795.72	10271.50	10299.96
2 Number of PPIs @	**13401.46**	**15627.20**	**17710.95**	**19107.13**
2.1 Wallets @	8678.44	11463.53	12993.66	14410.18
2.2 Cards @	4723.02	4163.66	4717.28	4696.94
3 Number of ATMs and CRMs	**2.56**	**2.55**	**2.50**	**2.51**
3.1 Bank owned ATMs$ and CRMs#	2.20	2.20	2.13	2.13
3.2 White Label ATMs $	0.36	0.35	0.37	0.37
4 Number of Micro ATMs @	**14.82**	**14.52**	**14.65**	**14.27**
5 Number of PoS Terminals	**110.98**	**96.91**	**123.08**	**112.54**
6 Bharat QR @	**67.18**	**63.60**	**60.48**	**59.53**
7 UPI QR *	**6579.30**	**6261.80**	**7175.25**	**7282.89**

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 October	2025 November	2025 October	2025 November
1. Card Payments	**145.70**	**139.42**	**10097**	**9606**
1.1 Credit Cards	**91.24**	**87.66**	**7695**	**7436**
1.1.1 PoS based	38.35	35.71	2671	2556
1.1.2 Online	52.89	51.95	5024	4880
1.2 Debit Cards	**54.46**	**51.75**	**2403**	**2171**
1.2.1 PoS based	27.89	25.51	918	797
1.2.2 Online	26.57	26.25	1485	1374
2. Prepaid Payment Instruments	**36.27**	**31.55**	**1390**	**1221**
2.1 PoS based	31.28	26.94	1122	989
2.2 Online	4.99	4.61	268	232
3. Cash Withdrawal at ATMs	**6.00**	**5.54**	**1399**	**1211**
3.1 Using Credit Cards	0.47	0.40	88	70
3.2 Using Debit Cards	3.84	3.59	725	628
3.3 Using PPIs	1.69	1.55	585	513
Total International Payments	**187.97**	**176.51**	**12886**	**12038**

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

July 2025	2.87	440	81444.84	0.160 bps
August 2025	2.40	411	100735.94	0.166 bps
September 2025	3.03	431	77798.50	0.150 bps
October 2025	2.81	407	88209.52	0.146 bps
November 2025	2.42	356	101244.19	0.139 bps

@: New inclusion w.e.f. November 2019

#: Data reported by Co-operative Banks, LABs and RRBs included with effect from Dec 2021.

$: Inclusion separately initiated from November 2019 - would have been part of other items hitherto.

*: New inclusion w.e.f. September 2020; Includes only static UPI QR Code

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.