Payment System Indicators

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

	Volume (lakh)				Value (₹ crore)			
	FY 2024-25	2024 August	2025 July	2025 August	FY 2024-25	2024 August	2025 July	2025 August
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	**47.40**	**3.88**	**5.21**	**4.28**	**296218030**	**23205978**	**32781616**	**28151946**
1.1 Govt. Securities Clearing	**17.87**	**1.62**	**1.63**	**1.50**	**185733719**	**15544033**	**19293299**	**16614170**
1.1.1 Outright	10.56	0.99	0.84	0.81	16056018	1468219	1274228	1240951
1.1.2 Repo	4.72	0.41	0.55	0.47	77286611	6391039	8664018	7489700
1.1.3 Tri-party Repo	2.58	0.22	0.24	0.22	92391091	7684775	9355053	7883520
1.2 Forex Clearing	28.06	2.13	3.48	2.69	100639565	6911072	12739681	10788097
1.3 Rupee Derivatives @	1.46	0.13	0.10	0.10	9844746	750873	748636	749679
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	**3024.55**	**237.53**	**277.67**	**259.68**	**201387682**	**15910436**	**18863902**	**16371216**
1.1 Customer Transactions	3010.32	236.33	276.46	258.52	181153129	14385410	16624624	14993007
1.2 Interbank Transactions	14.23	1.19	1.21	1.16	20234553	1525025	2239279	1378209
II Retail								
2 Credit Transfers - Retail	**2061014.91**	**166465.50**	**212335.07**	**218816.17**	**79781976**	**6408703**	**7319321**	**7102303**
2.1 AePS (Fund Transfers) @	3.64	0.31	0.31	0.31	190	13	16	16
2.2 APBS $	32964.43	2783.25	2705.04	3817.08	554034	35283	42355	66150
2.3 IMPS	56249.68	4533.37	4821.90	4772.62	7139110	577888	631411	597549
2.4 NACH Cr $	16938.86	1534.87	1628.20	1854.46	1670223	144196	143081	167856
2.5 NEFT	96198.05	7983.23	8500.14	8288.60	44361464	3590588	3993960	3785260
2.6 UPI @	1858660.25	149630.47	194679.48	200083.10	26056955	2060736	2508498	2485473
2.6.1 of which USSD @	17.24	1.45	1.59	0.69	185	15	31	7
3 Debit Transfers and Direct Debits	**21659.95**	**1774.78**	**1912.72**	**1929.02**	**2208583**	**177162**	**217899**	**214928**
3.1 BHIM Aadhaar Pay @	230.08	19.06	19.95	25.38	6907	576	619	718
3.2 NACH Dr $	19762.28	1621.10	1753.66	1764.13	2199327	176386	217102	214031
3.3 NETC (linked to bank account) @	1667.59	134.62	139.11	139.51	2349	199	179	178
4 Card Payments	**63861.15**	**5322.94**	**5982.42**	**6055.24**	**2605110**	**211726**	**231987**	**228565**
4.1 Credit Cards	**47740.76**	**3900.49**	**4861.81**	**4934.43**	**2109197**	**168184**	**193849**	**191159**
4.1.1 PoS based $	24571.10	2023.95	2432.75	2500.52	795022	63048	70380	72747
4.1.2 Others $	23169.66	1876.54	2429.06	2433.91	1314175	105136	123469	118412
4.2 Debit Cards	**16120.39**	**1422.45**	**1120.61**	**1120.80**	**495914**	**43542**	**38138**	**37406**
4.2.1 PoS based $	11980.33	1061.40	832.19	843.59	332556	29346	23921	24663
4.2.2 Others $	4140.06	361.05	288.42	277.21	163358	14196	14216	12743
5 Prepaid Payment Instruments	**70254.08**	**5466.90**	**7124.06**	**7966.16**	**216751**	**16555**	**20758**	**22253**
5.1 Wallets	52898.40	4092.83	5431.45	6246.19	154066	11599	16915	17169
5.2 Cards	**17355.68**	**1374.07**	**1692.61**	**1719.97**	**62686**	**4956**	**3842**	**5083**
5.2.1 PoS based $	8240.14	710.24	660.66	669.51	11512	908	908	1030
5.2.2 Others $	9115.54	663.82	1031.95	1050.45	51174	4048	2935	4054
6 Paper-based Instruments	**6095.38**	**508.49**	**494.59**	**446.03**	**7113350**	**568848**	**607504**	**540025**
6.1 CTS (NPCI Managed)	6095.38	508.49	494.59	446.03	7113350	568848	607504	540025
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**	**179538.61**	**227848.86**	**235212.61**	**91925771**	**7382994**	**8397469**	**8108073**
Total Payments (1+2+3+4+5+6)	**2225910.01**	**179776.13**	**228126.54**	**235472.29**	**293313453**	**23293430**	**27261371**	**24479289**
Total Digital Payments (1+2+3+4+5)	**2219814.63**	**179267.64**	**227631.95**	**235026.26**	**286200103**	**22724582**	**26653867**	**23939264**

PART II - Payment Modes and Channels

	Volume (lakh)				Value (₹ crore)			
	FY 2024-25	2024 August	2025 July	2025 August	FY 2024-25	2024 August	2025 July	2025 August
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	**1756976.91**	**144463.15**	**180367.99**	**184421.90**	**39206221**	**3182912**	**3658441**	**3539374**
1.1 Intra-bank $	110801.96	10667.99	10205.69	10513.87	7207439	614654	634811	605031
1.2 Inter-bank $	1646174.95	133795.17	170162.30	173908.03	31998782	2568258	3023629	2934344
2 Internet Payments (Netbanking / internet browser based) @	**47478.09**	**3980.06**	**3987.57**	**2899.82**	**131858133**	**10547357**	**12803198**	**7172910**
2.1 Intra-bank @	13056.37	1159.37	935.66	592.15	69086996	5630895	6734105	3104858
2.2 Inter-bank @	34421.72	2820.69	3051.90	2307.67	62771136	4916461	6069093	4068053
B. ATMs								
3. Cash Withdrawal at ATMs $	**60308.11**	**5157.20**	**4472.41**	**4625.94**	**3063077**	**255021**	**232955**	**240098**
3.1 Using Credit Cards $	97.25	8.46	6.63	6.71	5084	434	362	366
3.2 Using Debit Cards $	59965.70	5128.53	4447.66	4601.37	3046987	253703	231722	238883
3.3 Using Pre-paid Cards $	245.16	20.20	18.13	17.86	11005	883	871	849
4. Cash Withdrawal at PoS $	**3.58**	**0.31**	**0.13**	**0.13**	**37**	**3**	**1**	**1**
4.1 Using Debit Cards $	3.33	0.28	0.11	0.10	35	3	1	1
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**	**972.97**	**996.95**	**1245.48**	**296622**	**23935**	**25574**	**31157**
5.1 AePS @	11640.55	972.97	996.95	1245.48	296622	23935	25574	31157

PART III - Payment Infrastructures (lakh)				
	As on March 2025	2024 August	2025 July	2025 August
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	**11006.97**	**10739.74**	**11243.50**	**11303.57**
1.1 Credit Cards	1098.85	1054.24	1116.23	1123.14
1.2 Debit Cards	9908.12	9685.49	10127.27	10180.42
2 Number of PPIs @	**13396.53**	**15182.14**	**13746.53**	**14584.13**
2.1 Wallets @	8673.62	11322.72	8870.16	9692.18
2.2 Cards @	4722.91	3859.42	4876.37	4891.95
3 Number of ATMs and CRMs	**2.56**	**2.55**	**2.49**	**2.49**
3.1 Bank owned ATMs$ and CRMs#	2.20	2.20	2.13	2.12
3.2 White Label ATMs $	0.36	0.35	0.36	0.36
4 Number of Micro ATMs @	**14.82**	**14.50**	**14.67**	**14.71**
5 Number of PoS Terminals	**110.98**	**93.01**	**119.21**	**119.73**
6 Bharat QR @	**67.18**	**63.97**	**66.64**	**65.97**
7 UPI QR *	**6579.30**	**5912.93**	**6881.22**	**6978.38**

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 July	2025 August	2025 July	2025 August
1. Card Payments	**128.09**	**120.40**	**9714**	**9166**
1.1 Credit Cards	**82.88**	**77.94**	**7467**	**6917**
1.1.1 PoS based	32.34	29.32	2375	2009
1.1.2 Online	50.53	48.62	5092	4908
1.2 Debit Cards	**45.21**	**42.47**	**2247**	**2249**
1.2.1 PoS based	20.06	18.33	733	654
1.2.2 Online	25.15	24.14	1514	1595
2. Prepaid Payment Instruments	**31.54**	**28.07**	**1333**	**1204**
2.1 PoS based	27.33	23.94	1085	922
2.2 Online	4.21	4.13	248	283
3. Cash Withdrawal at ATMs	**4.88**	**4.63**	**1146**	**1184**
3.1 Using Credit Cards	0.41	0.37	83	69
3.2 Using Debit Cards	2.95	2.80	541	524
3.3 Using PPIs	1.51	1.47	522	592
Total International Payments	**164.51**	**153.11**	**12193**	**11555**

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	100735.38	0.166 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.