Payment System Indicators

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

	Volume (lakh)				Value (₹ crore)			
	FY 2024-25	2024 September	2025 August	2025 September	FY 2024-25	2024 September	2025 August	2025 September
	1	2	3	4	1	2	3	4
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	**47.40**	**4.08**	**4.28**	**4.95**	**296218030**	**23840258**	**28151946**	**30270023**
1.1 Govt. Securities Clearing	**17.87**	**1.57**	**1.50**	**1.75**	**185733719**	**14750412**	**16614170**	**18003263**
1.1.1 Outright	10.56	0.99	0.81	1.04	16056018	1468346	1240951	1499643
1.1.2 Repo	4.72	0.37	0.47	0.48	77286611	6038102	7489700	7926471
1.1.3 Tri-party Repo	2.58	0.21	0.22	0.23	92391091	7243965	7883520	8577149
1.2 Forex Clearing	28.06	2.40	2.69	3.11	100639565	8415273	10788097	11417001
1.3 Rupee Derivatives @	1.46	0.11	0.10	0.09	9844746	674573	749679	849759
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	**3024.55**	**233.33**	**259.68**	**280.83**	**201387682**	**17786483**	**16371216**	**19836942**
1.1 Customer Transactions	3010.32	232.21	258.52	279.64	181153129	16027655	14993007	18220475
1.2 Interbank Transactions	14.23	1.12	1.16	1.19	20234553	1758828	1378209	1616467
II Retail								
2 Credit Transfers - Retail	**2061014.91**	**166626.30**	**218816.17**	**213074.92**	**79781976**	**6384754**	**7102303**	**7543380**
2.1 AePS (Fund Transfers) @	3.64	0.30	0.31	0.26	190	14	16	12
2.2 APBS $	32964.43	2342.41	3817.08	2542.90	554034	35550	66150	41746
2.3 IMPS	56249.68	4299.36	4772.62	3943.79	7139110	565233	597549	596847
2.4 NACH Cr $	16938.86	1657.93	1854.46	1850.43	1670223	122079	167856	149729
2.5 NEFT	96198.05	7908.83	8288.60	8403.21	44361464	3597885	3785260	4265310
2.6 UPI @	1858660.25	150417.47	200083.10	196334.33	26056955	2063995	2485473	2489737
2.6.1 of which USSD @	17.24	1.31	0.69	0.94	185	14	7	10
3 Debit Transfers and Direct Debits	**21659.95**	**1805.36**	**1929.02**	**1926.97**	**2208583**	**180707**	**214928**	**222919**
3.1 BHIM Aadhaar Pay @	230.08	18.81	25.38	18.90	6907	568	718	591
3.2 NACH Dr $	19762.28	1651.69	1764.13	1786.47	2199327	179945	214031	222164
3.3 NETC (linked to bank account) @	1667.59	134.86	139.51	121.60	2349	193	178	164
4 Card Payments	**63861.15**	**5275.26**	**6056.57**	**5999.81**	**2605110**	**216304**	**228576**	**253483**
4.1 Credit Cards	**47740.76**	**3921.62**	**4935.77**	**4952.41**	**2109197**	**176202**	**191170**	**216707**
4.1.1 PoS based $	24571.10	1978.05	2501.63	2416.15	795022	60857	72753	72544
4.1.2 Others $	23169.66	1943.57	2434.15	2536.26	1314175	115345	118417	144163
4.2 Debit Cards	**16120.39**	**1353.64**	**1120.80**	**1047.40**	**495914**	**40102**	**37406**	**36776**
4.2.1 PoS based $	11980.33	995.05	843.59	777.57	332556	25777	24663	22773
4.2.2 Others $	4140.06	358.59	277.21	269.83	163358	14325	12743	14003
5 Prepaid Payment Instruments	**70254.08**	**5476.69**	**7966.16**	**8551.51**	**216751**	**17489**	**22253**	**22637**
5.1 Wallets	52898.40	4054.95	6246.19	6871.58	154066	11889	17169	17183
5.2 Cards	**17355.68**	**1421.74**	**1719.97**	**1679.93**	**62686**	**5600**	**5083**	**5454**
5.2.1 PoS based $	8240.14	721.65	669.51	688.72	11512	858	1030	1092
5.2.2 Others $	9115.54	700.09	1050.45	991.22	51174	4743	4054	4362
6 Paper-based Instruments	**6095.38**	**484.94**	**446.03**	**464.86**	**7113350**	**543387**	**540025**	**570467**
6.1 CTS (NPCI Managed)	6095.38	484.94	446.03	464.86	7113350	543387	540025	570467
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**	**179668.57**	**235213.95**	**230018.07**	**91925771**	**7342641**	**8108084**	**8612885**
Total Payments (1+2+3+4+5+6)	**2225910.01**	**179901.90**	**235473.63**	**230298.90**	**293313453**	**25129124**	**24479300**	**28449827**
Total Digital Payments (1+2+3+4+5)	**2219814.63**	**179416.96**	**235027.60**	**229834.04**	**286200103**	**24585737**	**23939275**	**27879361**

PART II - Payment Modes and Channels

	Volume (lakh)				Value (₹ crore)			
	FY 2024-25	2024 September	2025 August	2025 September	FY 2024-25	2024 September	2025 August	2025 September
	1	2	3	4	1	2	3	4
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	**1756976.91**	**144028.12**	**184421.97**	**181008.61**	**39206221**	**3157064**	**3539156**	**3618114**
1.1 Intra-bank $	110801.96	10596.33	10513.94	10469.49	7207439	617325	605043	633733
1.2 Inter-bank $	1646174.95	133431.79	173908.03	170539.12	31998782	2539739	2934113	2984381

2 Internet Payments (Netbanking / internet browser based) @	47478.09	3911.28	3638.12	3755.37	131858133	11251665	11554723	13794692
2.1 Intra-bank @	13056.37	1103.93	798.11	853.80	69086996	5946842	6020479	7091903
2.2 Inter-bank @	34421.72	2807.35	2840.01	2901.57	62771136	5304823	5534243	6702789
B. ATMs								
3. Cash Withdrawal at ATMs $	60308.11	4949.81	4625.94	4395.46	3063077	245223	240098	230952
3.1 Using Credit Cards $	97.25	8.02	6.71	6.69	5084	417	366	369
3.2 Using Debit Cards $	59965.70	4922.18	4601.37	4370.89	3046987	243930	238883	229713
3.3 Using Pre-paid Cards $	245.16	19.62	17.86	17.89	11005	876	849	870
4. Cash Withdrawal at PoS $	3.58	0.27	0.13	0.12	37	3	1	2
4.1 Using Debit Cards $	3.33	0.25	0.10	0.10	35	3	1	1
4.2 Using Pre-paid Cards $	0.25	0.01	0.02	0.02	3	0	0	0
5. Cash Withdrawal at Micro ATMs @	11640.55	975.12	1245.48	1034.96	296622	23389	31157	26356
5.1 AePS @	11640.55	975.12	1245.48	1034.96	296622	23389	31157	26356

PART III - Payment Infrastructures (lakh)				
	As on March 2025	2024 September	2025 August	2025 September
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	11006.97	10793.85	11303.57	11382.14
1.1 Credit Cards	1098.85	1061.03	1123.14	1133.90
1.2 Debit Cards	9908.12	9732.82	10180.42	10248.24
2 Number of PPIs @	13401.46	15339.99	14584.13	16180.40
2.1 Wallets @	8678.44	11381.79	9692.18	11478.95
2.2 Cards @	4723.02	3958.20	4891.95	4701.45
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	2.12	2.12
3.2 White Label ATMs $	0.36	0.35	0.36	0.37
4 Number of Micro ATMs @	14.82	14.53	14.71	14.60
5 Number of PoS Terminals	110.98	93.43	119.73	121.24
6 Bharat QR @	67.18	64.16	65.97	60.95
7 UPI QR *	6579.30	6070.79	6978.38	7090.66

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 August	2025 September	2025 August	2025 September
1. Card Payments	120.40	136.04	9166	10212
1.1 Credit Cards	77.94	87.55	6917	7821
1.1.1 PoS based	29.32	36.09	2009	2547
1.1.2 Online	48.62	51.46	4908	5274
1.2 Debit Cards	42.47	48.48	2249	2391
1.2.1 PoS based	18.33	23.55	654	799
1.2.2 Online	24.14	24.93	1595	1592
2. Prepaid Payment Instruments	28.07	35.26	1204	1463
2.1 PoS based	23.94	30.33	922	1153
2.2 Online	4.13	4.93	283	309
3. Cash Withdrawal at ATMs	4.63	5.32	1184	1299
3.1 Using Credit Cards	0.37	0.42	69	78
3.2 Using Debit Cards	2.80	3.29	524	631
3.3 Using PPIs	1.47	1.61	592	591
Total International Payments	153.11	176.62	11555	12974

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

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.