

Payment System Indicators								
PART I - Payment System Indicators - Payment & Settlement System Statistics								
	Volume (lakh)				Value (₹ crore)			
	FY 2024-25	2024	2025	2025	FY 2024-25	2024	2025	2025
	1	December	November	December	1	December	November	December
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	47.40	3.78	4.08	5.07	296218030	27448820	28209256	34813891
1.1 Govt. Securities Clearing	17.87	1.49	1.53	1.71	185733719	16506680	17161813	20459216
1.1.1 Outright	10.56	0.84	0.88	0.94	16056018	1348782	1226375	1358772
1.1.2 Repo	4.72	0.41	0.44	0.51	77286611	6377679	7838569	9176297
1.1.3 Tri-party Repo	2.58	0.24	0.21	0.26	92391091	8780219	8096869	9924147
1.2 Forex Clearing	28.06	2.16	2.46	3.27	100639565	9919285	10100567	13484010
1.3 Rupee Derivatives @	1.46	0.13	0.08	0.10	9844746	1022855	946876	870666
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	3024.55	262.29	284.89	317.67	201387682	19163587	16881605	21969481
1.1 Customer Transactions	3010.32	261.11	283.75	316.41	181153129	17161423	15505696	19992108
1.2 Interbank Transactions	14.23	1.17	1.14	1.26	20234553	2002163	1375908	1977373
II Retail								
2 Credit Transfers - Retail	2061014.91	183786.41	221600.52	232522.27	79881976	6935632	7313610	8086110
2.1 AePS (Fund Transfers) @	3.64	0.31	0.26	0.21	190	17	11	12
2.2 APBS \$	32964.43	2451.41	3375.31	2357.78	554034	58705	69483	81224
2.3 IMPS	56249.68	4411.64	3689.31	3799.33	7139110	601549	615177	662452
2.4 NACH Cr \$	16938.86	1315.94	1690.81	1240.69	1670223	135695	163208	168800
2.5 NEFT	96198.05	8307.02	8175.04	8777.58	44461464	3814966	3834099	4376909
2.6 UPI @	1858660.25	167300.09	204669.79	216346.68	26056955	2324700	2631633	2796713
2.6.1 of which USSD @	17.24	1.56	0.56	0.52	185	16	7	5
3 Debit Transfers and Direct Debits	21659.95	1905.47	1987.04	2012.39	2208583	198303	226304	242667
3.1 BHIM Aadhaar Pay @	230.08	17.18	19.28	17.39	6907	547	609	600
3.2 NACH Dr \$	19762.28	1738.32	1835.73	1858.15	2199327	197549	225517	241878
3.3 NETC (linked to bank account) @	1667.59	149.97	132.03	136.85	2349	207	178	189
4 Card Payments	63861.15	5608.59	6041.95	6447.58	2605110	228548	222942	241961
4.1 Credit Cards	47740.76	4328.50	5029.84	5398.34	2109197	187949	188799	204687
4.1.1 PoS based \$	24571.10	2240.03	2538.40	2726.32	795022	73048	75640	78476
4.1.2 Others \$	23169.66	2088.46	2491.45	2672.02	1314175	114901	113159	126210
4.2 Debit Cards	16120.39	1280.10	1012.11	1049.24	495914	40599	34143	37274
4.2.1 PoS based \$	11980.33	964.50	763.31	794.35	332556	27609	22754	24599
4.2.2 Others \$	4140.06	315.60	248.80	254.89	163358	12990	11389	12675
5 Prepaid Payment Instruments	70254.08	6377.99	8973.35	9755.15	216751	18992	24639	27044
5.1 Wallets	52898.40	4830.75	7347.33	8094.62	154066	14437	19265	20834
5.2 Cards	17355.68	1547.24	1626.02	1660.53	62686	4556	5374	6210
5.2.1 PoS based \$	8240.14	684.93	682.35	694.23	11512	991	1365	1391
5.2.2 Others \$	9115.54	862.31	943.66	966.30	51174	3565	4010	4819
6 Paper-based Instruments	6095.38	506.56	448.60	476.39	7113350	587879	570251	620352
6.1 CTS (NPCI Managed)	6095.38	506.56	448.60	476.39	7113350	587879	570251	620352
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	198185.02	239051.46	251213.79	92025771	7969354	8357746	9218135
Total Payments (1+2+3+4+5+6)	2225910.01	198447.31	239336.34	251531.46	293413453	27132941	25239350	31187617
Total Digital Payments (1+2+3+4+5)	2219814.63	197940.75	238887.74	251055.07	286300103	26545062	24669100	30567264
PART II - Payment Modes and Channels								
	Volume (lakh)				Value (₹ crore)			
	FY 2024-25	2024	2025	2025	FY 2024-25	2024	2025	2025
	1	December	November	December	1	December	November	December
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	1756976.91	156763.28	187787.15	198740.92	39206221	3455808	3769403	4029352
1.1 Intra-bank \$	110801.96	9183.14	10306.94	10679.51	7207439	618347	637681	694233
1.2 Inter-bank \$	1646174.95	147580.14	177480.21	188061.41	31998782	2837461	3131722	3335119
2 Internet Payments (Netbanking / internet browser based) @	47478.09	4072.71	3527.10	3757.66	131858133	12203095	11864143	15193135
2.1 Intra-bank @	13056.37	1155.00	809.63	875.29	69086996	6414756	6241771	8063055
2.2 Inter-bank @	34421.72	2917.71	2717.48	2882.36	62771136	5788339	5622372	7130080
B. ATMs								
3. Cash Withdrawal at ATMs \$	60308.11	4950.77	4404.78	4469.09	3063077	252471	235313	240222
3.1 Using Credit Cards \$	97.25	8.12	6.72	6.96	5084	429	378	393
3.2 Using Debit Cards \$	59965.70	4923.54	4380.23	4444.02	3046987	251161	234055	238925
3.3 Using Pre-paid Cards \$	245.16	19.11	17.83	18.11	11005	881	880	904
4. Cash Withdrawal at PoS \$	3.58	0.29	0.14	0.14	37	3	2	2
4.1 Using Debit Cards \$	3.33	0.26	0.12	0.12	35	3	2	2
4.2 Using Pre-paid Cards \$	0.25	0.03	0.02	0.02	3	0	0	0
5. Cash Withdrawal at Micro ATMs @	11640.55	910.87	1048.96	926.03	296622	23195	27358	24083
5.1 AePS @	11640.55	910.87	1048.96	926.03	296622	23195	27358	24083

PART III - Payment Infrastructures (lakh)				
	As on March	2024	2025	2025
	2025	December	November	December
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	11006.97	10990.04	11465.79	11501.30
1.1 Credit Cards	1098.85	1080.56	1148.76	1157.84
1.2 Debit Cards	9908.12	9909.48	10317.03	10343.46
2 Number of PPIs @	13401.46	13272.19	19107.13	20873.16
2.1 Wallets @	8678.44	8907.25	14410.18	16170.73
2.2 Cards @	4723.02	4364.94	4696.95	4702.43
3 Number of ATMs and CRMs	2.56	2.55	2.51	2.50
3.1 Bank owned ATMs\$ and CRMs#	2.20	2.19	2.13	2.13
3.2 White Label ATMs \$	0.36	0.36	0.37	0.37
4 Number of Micro ATMs @	14.82	14.76	14.27	14.15
5 Number of PoS Terminals	110.98	100.01	112.54	114.75
6 Bharat QR @	67.18	63.83	59.53	58.90
7 UPI QR *	6579.30	6335.30	7282.00	7313.65

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	2025	2025	2025
	November	December	November	December
1. Card Payments	139.42	144.56	9606	10110
1.1 Credit Cards	87.66	90.97	7436	7756
1.1.1 PoS based	35.71	38.21	2556	2667
1.1.2 Online	51.95	52.76	4880	5090
1.2 Debit Cards	51.75	53.59	2171	2354
1.2.1 PoS based	25.51	26.96	797	833
1.2.2 Online	26.25	26.63	1374	1521
2. Prepaid Payment Instruments	31.55	29.19	1221	1161
2.1 PoS based	26.94	25.06	989	939
2.2 Online	4.61	4.14	232	221
3. Cash Withdrawal at ATMs	5.54	5.64	1211	1202
3.1 Using Credit Cards	0.40	0.35	70	53
3.2 Using Debit Cards	3.59	3.81	628	664
3.3 Using PPIs	1.55	1.48	513	485
Total International Payments	176.51	179.39	12038	12474

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
January 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
December 2025	2.54	408	101152.65	0.130 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.