

Payment and Settlement Systems

No. 43: Payment System Indicators

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

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2024-25	2024	2025		FY 2024-25	2024	2025	
		Aug.	Jul.	Aug.		Aug.	Jul.	Aug.
	1	-2	-1	0	5	2	3	4
<b>A. Settlement Systems</b>								
<b>Financial Market Infrastructures (FMIs)</b>								
<b>1 CCIL Operated Systems (1.1 to 1.3)</b>	47.40	3.88	5.21	4.28	296218030	23205978	32781616	28151946
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	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>B. Payment Systems</b>								
<b>I Financial Market Infrastructures (FMIs)</b>	-	-	-	-	-	-	-	-
<b>1 Credit Transfers - RTGS (1.1 to 1.2)</b>	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
<b>II Retail</b>								
<b>2 Credit Transfers - Retail (2.1 to 2.6)</b>	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
<b>3 Debit Transfers and Direct Debits (3.1 to 3.3)</b>	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
<b>4 Card Payments (4.1 to 4.2)</b>	63861.15	5322.94	5982.42	6055.24	2605110	211726	231987	228565
4.1 Credit Cards (4.1.1 to 4.1.2)	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 (4.2.1 to 4.2.1 )	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
<b>5 Prepaid Payment Instruments (5.1 to 5.2)</b>	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
<b>5.2 Cards (5.2.1 to 5.2.2)</b>	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
<b>6 Paper-based Instruments (6.1 to 6.2)</b>	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	-	-	-	-	-	-	-
<b>Total - Retail Payments (2+3+4+5+6)</b>	2222885.46	179538.61	227848.86	235212.61	91925771	7382994	8397469	8108073
<b>Total Payments (1+2+3+4+5+6)</b>	2225910.01	179776.13	228126.54	235472.29	293313453	23293430	27261371	24479289
<b>Total Digital Payments (1+2+3+4+5)</b>	2219814.63	179267.64	227631.95	235026.26	286200103	22724582	26653867	23939264

PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2024-25	2024	2025		FY 2024-25	2024	2025	
		Aug.	Jul.	Aug.		Aug.	Jul.	Aug.
		1	2	3		4	5	6
A. Other Payment Channels								
1 Mobile Payments (mobile app based) (1.1 to 1.2)	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) @ (2.1 to 2.2)	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 \$ (3.1 to 3.3)	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 \$ (4.1 to 4.2)	3.58	0.30	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)

System	As on March 2025	2024	2025		
		Aug.	Jul.	Aug.	
	1	2	3	4	
<b>Payment System Infrastructures</b>					
<b>1 Number of Cards (1.1 to 1.2)</b>	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	
<b>2 Number of PPIs @ (2.1 to 2.2)</b>	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	
<b>3 Number of ATMs (3.1 to 3.2)</b>	2.56	2.55	2.49	2.49	
3.1 Bank owned ATMs \$	2.20	2.20	2.13	2.12	
3.2 White Label ATMs \$	0.36	0.35	0.36	0.36	
<b>4 Number of Micro ATMs @</b>	14.82	14.50	14.67	14.71	
<b>5 Number of PoS Terminals</b>	110.98	93.01	119.21	119.73	
<b>6 Bharat QR @</b>	67.18	63.97	66.65	65.97	
<b>7 UPI QR *</b>	6579.30	5912.93	6881.22	6978.38	

@: New inclusion w.e.f. November 2019  
#: Data reported by Co-operative Banks, LABs and RRBs included with effect from December 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.  
Part I-A. Settlement systems  
1.1.3: Tri- party Repo under the securities segment has been operationalised from November 05, 2018.  
Part I-B. Payments systems  
4.1.2: 'Others' includes e-commerce transactions and digital bill payments through ATMs, etc.  
4.2.2: 'Others' includes e-commerce transactions, card to card transfers and digital bill payments through ATMs, etc.  
5. Available from December 2010.  
5.1: includes purchase of goods and services and fund transfer through wallets.  
5.2.2: includes usage of PPI Cards for online transactions and other transactions.  
6.1: Pertain to three grids – Mumbai, New Delhi and Chennai.  
6.2: 'Others' comprises of Non-MICR transactions which pertains to clearing houses managed by 21 banks.  
Part II-A. Other payment channels  
1: Mobile Payments –  
o Include transactions done through mobile apps of banks and UPI apps.  
o The data from July 2017 includes only individual payments and corporate payments initiated, processed, and authorised using mobile device. Other corporate payments which are not initiated, processed, and authorised using mobile device are excluded.  
2: Internet Payments – includes only e-commerce transactions through 'netbanking' and any financial transaction using internet banking website of the bank.  
Part II-B. ATMs  
3.3 and 4.2: only relates to transactions using bank issued PPIs.  
Part III. Payment systems infrastructure  
3: Includes ATMs deployed by Scheduled Commercial Banks (SCBs) and White Label ATM Operators (WLAOs). WLAs are included from April 2014 onwards.