Digital Payments Index

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Digital Payments Index Latest News

Recently, the Reserve Bank of India (RBI) announced that its Digital Payments Index (RBI-DPI) surged to 493.22 in March 2025, up from 465.33 in September 2024.

About Digital Payments Index

- It has been constructed by the **Reserve Bank of India** to measure the extent of digitisation of payments across the country.
- It was first **launched in January 2021.**
- It is **based on multiple parameters** and reflects the expansion of various digital payment modes accurately.
- It is a first-of-its kind index to measure the spread of digital payments across the country.
- **Base Year:** It has been constructed with **March 2018** as the base period, i.e., the DPI score for **March 2018 is set at 100.**

- The **DPI index comprises five broad parameters** that enable the measurement of deepening and penetration of digital payments in the country over different time periods.
- The parameters include:
    - Payment enablers (25 per cent weightage in the index)
    - Demand-side and supply-side payment infrastructure factors (10 per cent each)
    - Payment performance (45 per cent)
    - Consumer centricity (5 per cent)
    - Each of the parameters has sub-parameters, which, in turn, consist of various measurable indicators.

Source: DD News.
