

Media Release

CMS Consumption Report 2025 highlights in-depth sectoral and state-level analysis of cash-led domestic spending patterns

- Due to increased per capita and disposable income, Indian consumers continue to spend the most on Consumer Durables and FMCG, with Multi-brand Outlets being the new entrant attracting consumers in FY25.
- Quick Commerce strikes a big win with 10% YoY consumption growth in FY25, driven by hyper-localization
- Bihar races to the Top 3 cash-led consumption hotspots for the first time while New Delhi and Uttar Pradesh continue to hold ground for last two years
- Average ticket size (ATS) of ATM monthly withdrawals in FY25 registers y-o-y growth of 3% at INR 5,658

Mumbai, 6th May 2025: CMS Info Systems (CMS), India's leading business services company, today released the CMS Consumption Report 2025.

Anush Raghavan, President, Cash Management Solutions, CMS Info Systems said, "The third edition of the CMS Consumption Report, titled '**India's Consumption Story 2025,**' highlights cash-led consumption trends and emerging hotspots across India. Powered by our proprietary CMS Cash Index™ (CCI), the report is based on insights from 1,46,000 business points—where CMS services every second ATM and every third organized retail outlet in the country. The findings reveal compelling trends that underscore India's ongoing consumption boom, offering in-depth sectoral and state-level analysis of domestic spending patterns."

Key takeaways from the CMS Consumption Report 2025 are:

- Average monthly spending in the **Consumer Durables sector surged by 72% in FY25**, driven by rising preference for home ownership and the need to furnish new homes, following a 6% increase in FY24.
- Growing premiumization, the continued need for brick and mortar, especially while purchasing premium products, boosted **spending in Multi-brand Outlets, that saw a 12% increase in FY25** after a -29% decline in FY24.
- Signaling a continued recovery after a -22% slump in FY23, **FMCG sector saw a 4% increase in FY25 consumption**, suggesting a secular trend of sustained spending on goods despite rising interest in the experience economy
- With **INR 1.3 cr average cash dispensed per ATM** in India, FY25 saw 5 states of North India as cash-led consumption hotspots with Bihar, Himachal Pradesh & Chhattisgarh being new entrants for the first time last 3 years.

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- While **FY25 saw an uptick in average ticket size of ATM withdrawals every month**, October'24, January'25, February'25, and March'25 witnessed the highest growth at 4%, 4%, 5%, and 6%, respectively.

CMS Consumption Report 2025 can be accessed [here](#).

About CMS Cash Index™:

The CMS Cash Index™ was created by CMS Info Systems in 2016, to track the infusion of cash back into the economy across various modes. Over time, this tracking of inflows and outflows of the currency has become a valid measure of the commerce and economic health of India. The CMS Cash Index™ is a weighted index consisting of two factors; the cash that goes into circulation via the ATM channels as replenishment and the cash collected from the organized retail channels post-consumer purchases, both covered by CMS Info Systems across cities and towns in India.

About CMS Info Systems' Data & Analysis:

Retail Consumption Trends is a macroeconomic indicator of retail purchases based on the annual average cash collected and processed per organized retail touchpoint across India. And ATM Dispense Trends is consumer's spending habit indicator based on annual average cash replenished per ATM across India. CMS Info Systems today caters to 1,46,000+ business points, where every 2nd ATM and every 3rd organised retail outlet in India is serviced by CMS Cash Logistics.

About CMS Info Systems Limited (CMSINFO):

CMS Info Systems Limited (BSE: CMSINFO | 543441, NSE: CMSINFO) is India's leading business services company providing logistics and technology solutions to banks, financial institutions, organized retail, and e-commerce companies with a presence across Cash Logistics, Managed Services, and Technology Solutions.

CMSINFO businesses include ATM and Retail Cash Management, Banking Automation, ATM-as-a-service, AIoT Remote Monitoring, Software Solutions and Card Issuance, Management & Personalization.

CMSINFO is committed to enable financial inclusion by providing access to formal banking services and driving seamless physical payments in India.

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