ACCESS TO OFFSHORE BETTING WEBSITES AFTER THE ONLINE GAMING BAN

A Survey-Based Analysis (Maharashtra)

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#2601

Access to Offshore Betting Websites after the Online Gaming Ban:
A Survey-Based Analysis (Maharashtra)

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Executive Summary

This report forms part of CUTS International's ongoing initiative to analyse and compare self-reported behavioural responses of former real-money gamers across Indian states following the prohibition of domestic online real-money gaming in India. Using a consistent survey framework, the study examines how former real-money gaming (RMG) users have adjusted their gaming behaviour after the implementation of the Promotion and Regulation of Online Gaming Act, 2025 (PROG Act). Earlier reports in this series analysed responses from former RMG users in Delhi NCR and Tamil Nadu; the present report extends the analysis to Maharashtra, drawing on responses from a comparable sample of former RMG users surveyed using the same methodological design.

The PROG Act, which came into force on 1 October 2025, introduced a nationwide ban on online real-money gaming with the stated objective of addressing concerns related to addiction, financial harm, fraud, and broader social risks. This report examines how gamers in Maharashtra have responded to the ban, with particular attention to whether money-based gaming activity has declined or whether it has shifted toward offshore and unregulated platforms operating outside India's legal and regulatory framework.

The Maharashtra findings show that offshore platforms were already part of users' gaming behaviour prior to the ban, but their role expands in the post-ban period. Pre-ban offshore usage stood at 66.7% and rises to 91.7% in the post-ban period, an absolute increase of 25 percentage points. Behaviourally, 30.6% of respondents began using offshore platforms after the ban, while 5.6% discontinued the use, producing a net behavioural shift of 25% of the sample toward offshore platforms. Statistical testing confirms that this change is strongly directional (McNemar $\chi^2 \approx 171.3$, $p < 0.001$), indicating that transitions into offshore usage significantly exceed transitions out of it.

Crucially, the results do not suggest the emergence of fundamentally new gaming behaviour. Instead, across multiple dimensions, participation, spending levels, frequency of play, session duration, and number of daily sessions, the evidence consistently points to a reallocation of existing gaming activity. Prior to the ban, higher-intensity engagement was more strongly concentrated on regulated domestic platforms, while offshore platforms tended to play a secondary role characterised by lower-to-moderate spending, shorter sessions, and less frequent use. In the post-ban period, these same dimensions of higher engagement are increasingly reflected in offshore platform usage.

Across multiple behavioural dimensions, the evidence indicates reallocation of existing gaming activity rather than the emergence of new gaming behaviour. Importantly, the comparisons below reflect offshore-only distributions before and after the ban and should be interpreted alongside the pre-ban baseline in which higher-intensity engagement was primarily concentrated on domestic RMG platforms. For example, pre-ban domestic spending was materially higher than offshore, 29% of respondents reported spending ₹1,000–4,999 and 27% spending ₹5,000–9,999 on domestic platforms, with 16% spending ₹10,000–24,999 and 13% spending ₹25,000+ per month. By contrast, pre-ban offshore spending was concentrated at lower levels (48% <₹1,000/month; 35% ₹1,000–4,999; ~1% each in ₹10,000–24,999 and ₹25,000+). Post-ban, offshore spending shifts upward (31% ₹5,000–9,999; 16% ₹10,000–24,999; 9% ₹25,000+; <₹1,000 falls to 11%), increasingly resembling the higher spending profile previously observed on domestic platforms. Time and intensity indicators show the same pattern of reallocation, pre-ban daily play was more common on domestic platforms (37% daily) than offshore (2% daily), whereas post-ban daily offshore play rises to 43%. Similarly, longer sessions were more visible on domestic platforms pre-ban, while offshore sessions were largely short; post-ban offshore session duration shifts sharply upward, with sessions exceeding two hours rising from 1% to 41% and 1–2 hour sessions increasing from 3% to 25%. Daily session intensity also increases on offshore platforms (more than five sessions per day rises from 5% pre-ban to 33% post-ban, while one session per day declines from 65% to 14%), consistent with a consolidation of previously domestic high-intensity play into offshore activity in the post-ban environment.

The findings also indicate strong continuity in users' perceptions of offshore platforms as easy to use for financial transactions, with deposits and withdrawals widely viewed as smooth and hassle-free both before and after the ban, suggesting no evidence of a newly reduced transactional barrier in the post-ban period. Platform preference and access patterns similarly point to consolidation rather than diversification, a small set of familiar, high-visibility offshore platforms continues to dominate user recall and usage across both periods, and access remains shaped primarily by peer networks, Telegram/WhatsApp groups, and direct repeat access to known websites or platform-linked apps. While advertising and broader online visibility may still influence awareness, post-ban engagement appears increasingly routed through familiar, repeatable pathways rather than through entirely new discovery channels.

So, the Maharashtra results suggest that the prohibition of domestic RMG has not eliminated money-based gaming among surveyed users; instead, it has shifted where that engagement occurs. The post-ban offshore profile increasingly mirrors the higher-intensity patterns that, pre-ban, were more visible on domestic platforms, consistent with a substitution and reallocation dynamic. This is significant from a consumer-protection perspective because an increasing share of ongoing engagement appears to be occurring on offshore platforms outside

domestic regulatory coverage, where safeguards, grievance-redress mechanisms, and accountability structures may be limited.

1 Assessment Context and Technical Approach

1.1 Regulatory and Behavioural Context

The Promotion and Regulation of Online Gaming Act, 2025 (PROG Act)[1], passed on 22 August 2025 and enforced from 1 October 2025, introduced a nationwide prohibition on online real-money gaming (RMG) in India. The regulation seeks to address concerns related to gambling-induced financial losses, addiction, fraud, and broader social and wellbeing risks. Unlike certain states that had introduced state-specific prohibitions prior to the PROG Act, Maharashtra did not enact a dedicated state-level ban on online real-money gaming before the Union-level prohibition. As a result, the PROG Act represents the primary regulatory intervention governing online real-money gaming activity in the state.

However, experience from other policy domains suggests that prohibitive regulatory approaches, when introduced without considering parallel regulatory alternatives or strengthened enforcement capacity, can generate unintended behavioural responses. Historical evidence from sectors such as alcohol prohibition, which has often coincided with the expansion of illicit or unregulated markets, provides a relevant parallel[2]. Early signals from the online gaming ecosystem suggest that similar dynamics may be unfolding following the nationwide ban on domestic real-money gaming. In particular, users appear to be engaging with offshore betting and gambling platforms, many of which were already accessible prior to the ban, with greater frequency and reliance in the post-ban environment. These platforms operate outside India's legal and regulatory framework[3], raising important questions around consumer protection, financial exposure, grievance-redress mechanisms, and the use of opaque or hard-to-monitor payment pathways associated with offshore gambling activity.

To examine these emerging patterns, CUTS International initiated a state-wise, survey-based assessment of post-ban gaming behaviour among former real-money gaming users. The first phase of this research focused on Delhi NCR[4], selected due to its high levels of digital penetration and a large base of pre-ban RMG users. The Delhi NCR assessment indicated an

[1] https://www.meity.gov.in/static/uploads/2025/10/18bae7782749f36ebb062fdb0b2607ea.pdf
[2] Luca, D.L., Owens, E. & Sharma, G. The effectiveness and effects of alcohol regulation: evidence from India. *IZA J Develop Migration* 9, 4 (2019). https://doi.org/10.1186/s40176-018-0139-1
[3] https://www.business-standard.com/industry/news/india-s-online-gaming-ban-may-fuel-offshore-betting-money-laundering-125082200197_1.html
[4] Banerjee, S., & Banerjee, P. (2025). *Access to offshore betting websites after the online gaming ban: A survey-based analysis (Delhi NCR).* CUTS International. https://cuts-ccier.org/pdf/research-report-access-to-offshore-betting-websites-after-the-online-gaming-ban.pdf

early reallocation of gaming activity toward offshore platforms following the ban. Building on this, a second phase extended the analysis to Tamil Nadu, a state with a distinct regulatory context, where a similar reallocation toward offshore platforms was observed, enabling comparative insights across differing state environments[5].

The present report extends this analysis to Maharashtra, a state with one of India's largest digitally connected populations[6] and a substantial base of online gaming users, particularly concentrated in urban and peri-urban regions[7]. Methodologically, the Maharashtra study follows the same approach used in the Delhi NCR and Tamil Nadu assessments. It applies an identical survey instrument and targets 1,000 adults (18+) with pre-ban exposure to real-money gaming. Respondents were recruited using a non-probability strategy combining purposive sampling and snowball referrals, supported by a pre-existing verified respondent database. The same pre–post analytical structure and core behavioural indicators are retained to ensure methodological consistency across states.

By situating Maharashtra within this phased, multi-state framework, the study enables systematic comparison of post-ban behavioural responses across distinct regulatory and socio-economic contexts, while also extending coverage across India's major regions, North (Delhi NCR), South (Tamil Nadu), and the central-western belt (Maharashtra). The findings from the Maharashtra survey add to a growing evidence base that supports cross-state comparison and informs ongoing policy discussions on balanced, consumer-centric, and enforceable approaches to regulating online gaming and offshore betting platforms in India.

1.2 Sampling Strategy

The Maharashtra survey engaged 1,000 adult respondents (18+) drawn from individuals who self-declared participation in online real-money gaming prior to the PROG Act, including those who had used offshore platforms before the ban as well as those who may have shifted to offshore or other unregulated platforms after the ban. To reach this niche cohort, we used a non-probability sampling strategy, combining purposive sampling, snowball referrals, and a pre-existing verified respondent database developed through earlier research on online gamers.

Respondents were eligible if they had played online money-based games at least once before 1 September 2025. Although the Act formally came into force on 1 October 2025, pilot testing

[5] Banerjee, S., & Banerjee, P. (2026). *Access to offshore betting websites after the online gaming ban: A survey-based analysis (Tamil Nadu).* CUTS International. https://cuts-ccier.org/pdf/research-report-access-to-offshore-betting-websites-after-the-online-gaming-ban-tamil-nadu.pdf

[6] https://cdnbbsr.s3waas.gov.in/s323af4b45f1e166141a790d1a3126e77a/uploads/2025/11/202511112039443767.pdf#:~:text=Executive%20Summary%20As%20part%20of%20the%20Vikasit,offering%20a%20people%2Dfirst%20approach%20to%20state%20planning.

[7] https://www.medianama.com/2023/01/223-online-gaming-india-top-states-mpl-report/#:~:text=Maharashtra:%20Maharashtra%20comes%20in%20second,200%25%20more%20gamers%20than%20Jodhpur.

indicated that from 1 September onwards, many major platforms had already begun disabling monetary transactions in anticipation of enforcement. Accordingly, 1 September 2025 was adopted as the operational cut-off to distinguish between pre-ban transactional behaviour and the post-restriction environment, and to ensure a sufficiently long and comparable post-restriction reference period for capturing early behavioural adjustments.

The primary survey was conducted over a defined field period, with data collection concluding on 15 January 2026.

1.3 Limitations of the Study

The findings presented in this report are based on self-reported responses, which may be subject to recall inaccuracies, respondent bias, or intentional/unintentional misreporting particularly in areas involving financial transactions or compliance-sensitive behaviour such as offshore betting. The sample is currently limited to users in Maharashtra, and therefore insights may not be fully generalisable to other regions of India.

Additionally, offshore usage patterns could not be independently verified, as these platforms operate outside domestic regulatory oversight and do not provide official data. Future phases of this study covering additional states may help validate and refine the trends observed here.

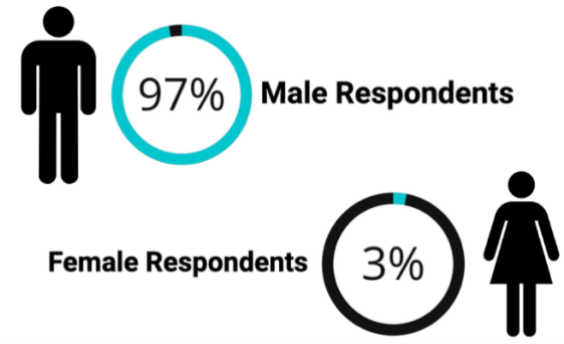
1.4 Respondent Profile: Maharashtra Sample

This subsection summarises the key demographic characteristics of the Maharashtra sample to contextualise the key findings presented in later sections.

1.4.1 Gender

As shown in Figure 1, the respondent profile is heavily male-dominated, with 97% male and 3% female participants. This distribution aligns with broader participation patterns observed in online real-money gaming and related digital gaming ecosystems. The detailed demographic profile of respondents is provided in Annexure 1.

Figure 1: Gender

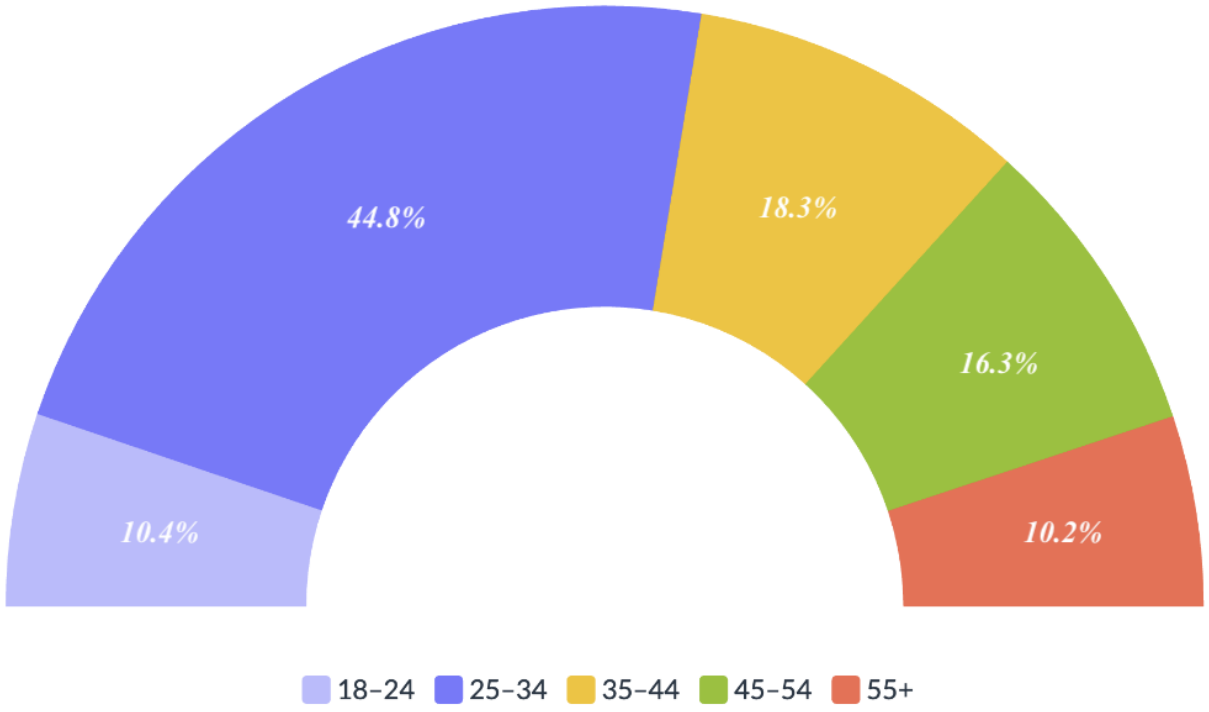


Source: Authors' analysis

1.4.2 Age Group

As shown in Figure 2, the respondent pool is predominantly concentrated in the 25–34 age group (44.8%), followed by 35–44 years (18.3%) and 45–54 years (16.3%). Younger adults aged 18–24 years account for 10.4%, while those aged 55 and above constitute 10.2% of the sample. This age distribution reflects the strong presence of working-age adults in online money-based gaming activities. The complete demographic breakdown of respondents is provided in Annexure 1.

Figure 2: Age-wise Distribution of Respondents

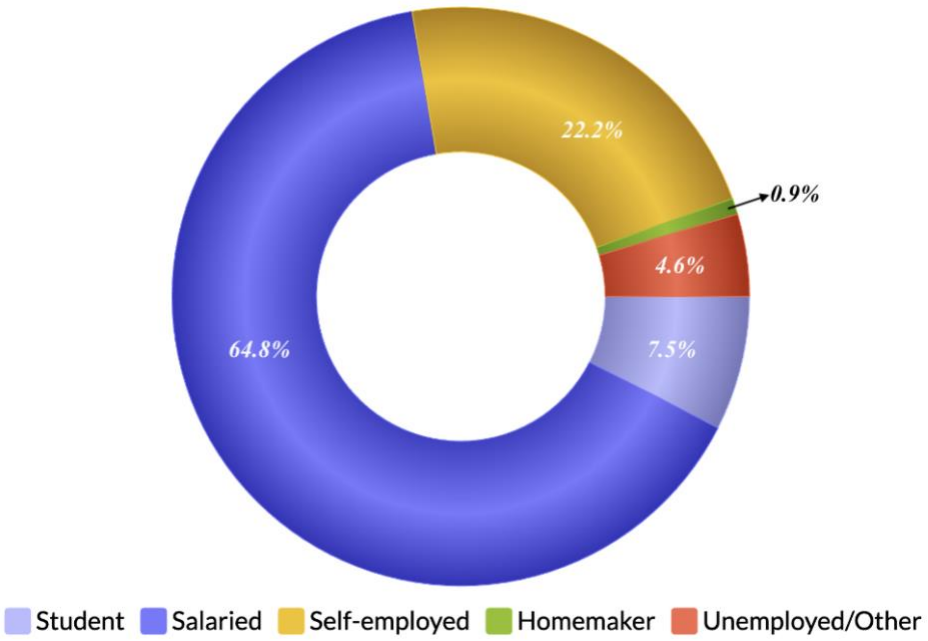


Source: Authors' analysis

1.4.3 Occupational Pattern

Figure 3 illustrates that the sample is predominantly composed of economically active individuals. A large majority of respondents are salaried professionals, followed by the self-employed, indicating that offshore gaming participation is largely concentrated among those with regular or independent income streams. Smaller shares of respondents are students, unemployed/other categories, and homemakers. The detailed occupational distribution is provided in Annexure 1.

Figure 3: Occupational Profile of Respondents



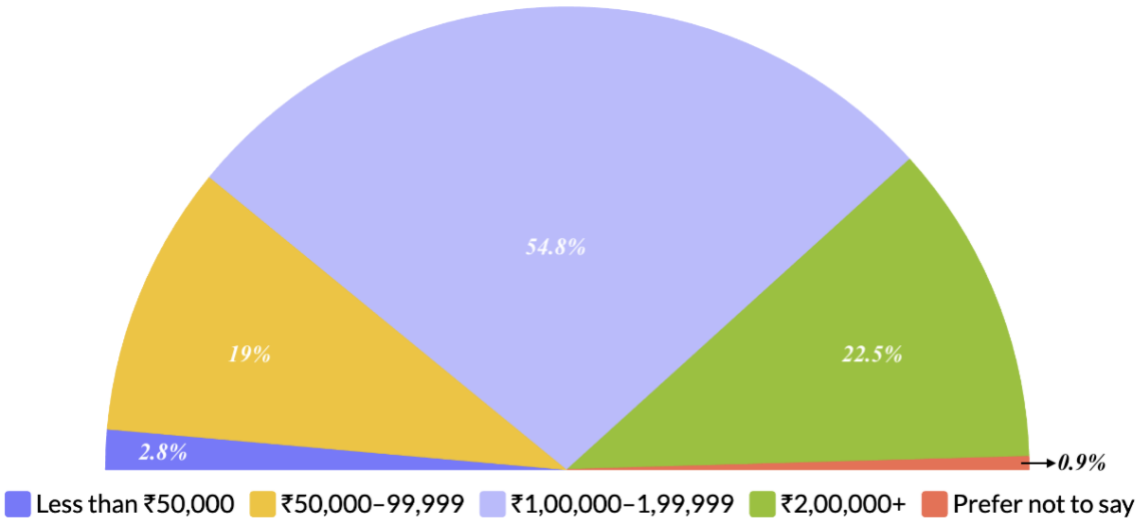
Source: Authors' analysis

At the same time, the presence of students, homemakers, and unemployed individuals, though proportionally smaller, remains noteworthy. Their participation suggests that offshore gaming activity is not confined solely to income-stable groups and extends to segments that may have more limited or irregular earning capacity. While the data do not allow conclusions on individual financial stress or harm, this pattern highlights a potential area of concern from a consumer-protection perspective, particularly in an unregulated environment where safeguards, spending controls, and grievance mechanisms are limited.

1.4.4 Monthly Household Income Pattern

Figure 4 presents the monthly household income distribution of respondents in the Maharashtra sample. Understanding the income profile is important for contextualising offshore gaming behaviour, particularly in relation to spending capacity, financial exposure, and potential consumer-protection concerns in an unregulated environment. The detailed income-wise distribution is presented in Annexure 1.

Figure 4: Monthly Household Income Distribution of Respondents



Source: Authors' analysis

The income distribution indicates that the Maharashtra sample is predominantly drawn from middle- and upper-income households. A majority of respondents (54.8%) report monthly household incomes in the ₹1,00,000–1,99,999 range, followed by 22.5% earning ₹2,00,000 or more. Around 19% fall within the ₹50,000–99,999 bracket, while only a small proportion report incomes below ₹50,000 (2.8%), and less than 1% preferred not to disclose their income. This profile suggests that offshore gaming participation in Maharashtra is largely concentrated among financially stable households. However, the presence, though limited, of respondents from lower-income brackets underscores the importance of considering differentiated consumer risks, particularly in a post-ban context where continued engagement occurs on offshore platforms outside domestic regulatory safeguards.

Against this backdrop, this targeted approach enabled the construction of a robust, policy-relevant dataset for Maharashtra, suitable for analysing post-ban gaming patterns and for assessing the extent to which users appear to be increasing their exposure to, experimenting with, or reallocating activity toward offshore platforms following the prohibition of real-money gaming in India.

2 Key Findings from Maharashtra

2.1 The Shift to the Offshore Platforms

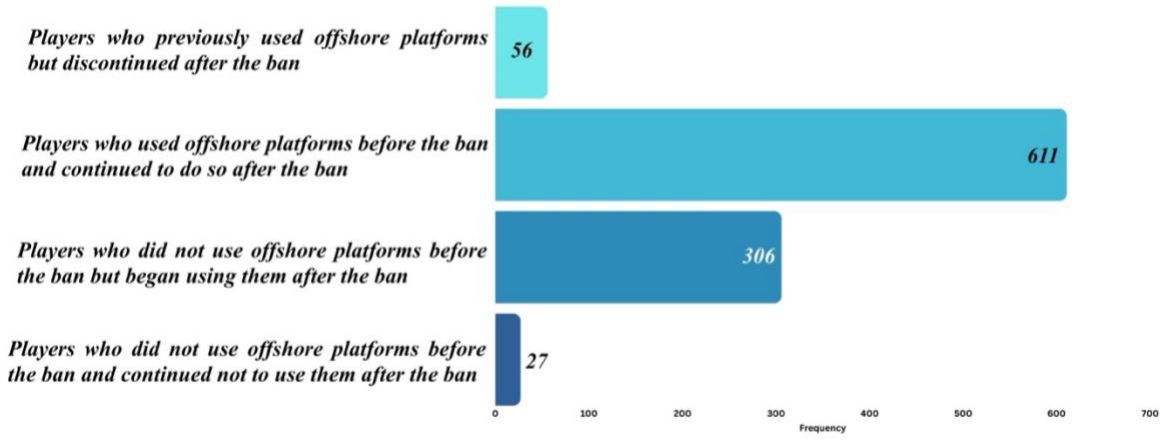
Prior to the implementation of the PROG Act, offshore platform usage was already present among a large share of respondents. In the pre-ban period, 667 out of 1,000 respondents (66.7%) reported using offshore platforms, typically alongside their engagement with domestic real-money gaming platforms (Table 1). However, in the post-ban period, i.e., after the implementation of the PROG Act, 917 out of 1,000 respondents (91.7%) reported using offshore platforms, representing an absolute rise of 25 percentage points compared to the pre-ban offshore level (Table 1).

Table 1: Net Behavioural Shift

	Frequency	**Percentage**
Total pre ban usage	667	66.7
Total post ban usage	917	91.7
Absolute percentage-point increase		25
Net behavioural shift (New shifters - Quitters)		**25**

This increase reflects a net behavioural shift of 25% toward offshore platforms, driven by a larger number of respondents starting or increasing offshore use after implementation of the PROG Act than those discontinuing it. Specifically, 306 respondents (30.6%) who did not use offshore platforms before implementation of the PROG Act began using them after implementation of the PROG Act, while 56 respondents (5.6%) who used offshore platforms earlier reported discontinuing after implementation of the PROG Act, resulting in a net shift of 250 respondents (25% of the sample) toward offshore usage (Figure 5; Annexure 2).

Figure 5: Pre- and Post-Ban Changes in Offshore Platform Usage



Source: Authors' analysis

This offshore transition pattern also needs to be read in the context of the study's sampling frame. All respondents (n = 1000) were domestic real-money gaming users, prior to the implementation of the PROG Act. Following the prohibition of domestic real-money gaming, continued gaming participation among respondents is observed primarily through offshore platforms. In this sense, the post-ban offshore usage level of 91.7% indicates that a large share of pre-ban domestic users appear to be continuing money-based gaming through offshore alternatives, while a smaller share appears to have either not adopted offshore platforms or discontinued use.

The McNemar test (Table 2) further indicates that the observed pre–post change in offshore platform usage is statistically significant, with transitions from non-usage to usage (306) exceeding transitions in the opposite direction (56) ($\chi^2 \approx 171.3$ with continuity correction; $p < 0.001$). This supports the interpretation that the shift is directional, with more respondents moving into offshore platform use than out of it.

Table 2: McNemar Test

2×2 paired table (n = 1000):			
	Post: Yes	**Post: No**	**Total**
Pre: Yes	611 (a)	56 (c)	667
Pre: No	306 (b)	27 (d)	333
Total	917	83	**1000**
Note: For McNemar, only b and c matter:			
b = 306 (No → Yes) → new shifters			
c = 56 (Yes → No) → quitters			
Calculation:			
Option A: Without continuity correction			
172.7			
Option B: With continuity correction (recommended for reporting)			
171.3			
Both values are very large, and McNemar uses degree of freedom (df) = 1.			
A chi-square of ~171.3 with 1 degree of freedom gives:			**p<0.001**

Table 3 presents the relative increase in offshore platform usage, measured against the pre-ban offshore user base. While the absolute change shows that offshore usage rose by 25 percentage points (from 66.7% to 91.7%), the relative increase places this change in proportion to the size of the pre-ban offshore population. Viewed this way, offshore usage increased by 37.5% relative to its pre-ban level, indicating that post-ban offshore participation is over one-third higher than it was prior to the implementation of the PROG Act.

Table 3: Relative Increase (Based on pre-ban level)

	Frequency	Percentage
Total pre ban usage	667	66.7
Total post ban usage	917	91.7
Relative increase		**37.5**

The relative increase differs from the net behavioural shift, which captures the balance between new adopters and those who discontinued offshore use. While the net shift focuses on directional movement at the sample level, the relative increase highlights the scale of expansion within the offshore user base itself. Presenting both measures allows for a more complete understanding of post-ban behavioural adjustment, the net shift indicates who moved, while the relative increase indicates how much offshore usage expanded compared to its earlier baseline.

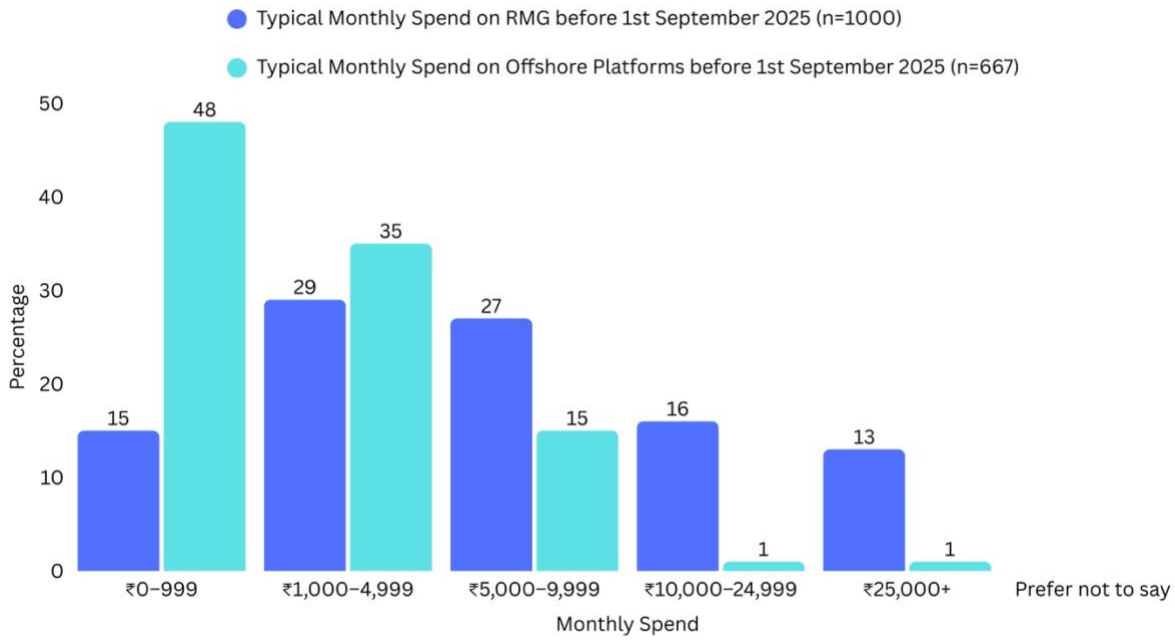
These results indicate a post-ban consolidation of real-money gaming activity onto offshore platforms, rather than necessarily a net increase in overall participation. This consolidation raises consumer-protection and oversight concerns, given that offshore platforms operate outside domestic regulatory coverage and formal grievance-redress mechanisms.

2.2 Money Spent on RMG and Offshore Before and After the Ban:

2.2.1 Pre-Ban Spending Patterns Across Domestic and Offshore Platforms

The consolidated pre-ban spending profile (Figure 6; detailed table in Annexure 3) shows that while offshore platform usage was already present before the PROG Act, spending intensity remained more strongly concentrated on domestic real-money gaming (RMG) platforms. Prior to 1 September 2025, a substantial share of respondents reported allocating moderate to higher monthly expenditures to domestic platforms, with 29% spending ₹1,000–4,999 and a further 27% spending ₹5,000–9,999 on RMG. Higher-value spending brackets were also clearly visible on domestic platforms, with 16% reporting monthly spends of ₹10,000–24,999 and 13% spending ₹25,000 or more.

Figure 6: The consolidated pre-ban spending profile



Source: Authors' analysis

In contrast, pre-ban offshore spending was predominantly skewed toward lower expenditure ranges, despite a sizeable share of respondents already using offshore platforms. Among offshore users before the ban (n = 667), nearly half (48%) reported spending less than ₹1,000 per month, while a further 35% spent ₹1,000–4,999, together accounting for more than four-fifths of offshore spending. Higher offshore spending was rare, with only around 1% of users reporting monthly spends in the ₹10,000–24,999 and ₹25,000+ categories. This contrast suggests that, prior to the ban, offshore platforms were largely used as supplementary or lower-value options, while domestic platforms remained the primary locus of higher-intensity financial engagement.

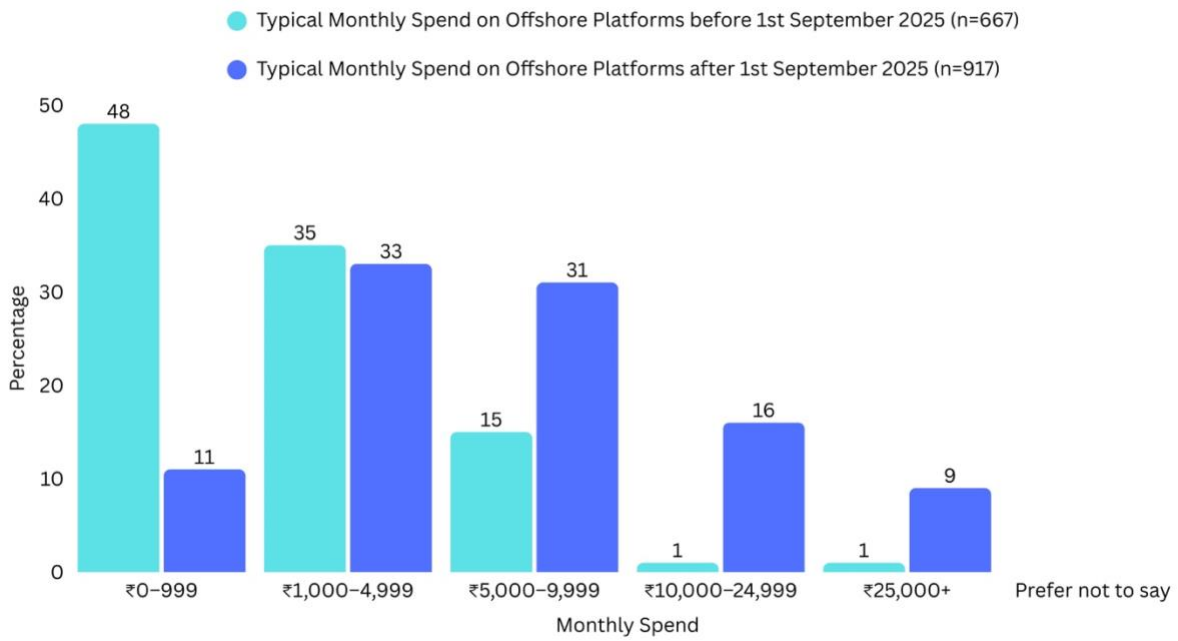
The pre-ban evidence indicates that although offshore platforms were already part of the gaming ecosystem in Maharashtra, players appeared to allocate a larger share of their gaming expenditure toward regulated domestic platforms, reserving offshore play mainly for lower-value activity. This baseline distinction is important for interpreting post-ban shifts, as subsequent changes reflect not the emergence of offshore use per se, but a reallocation of spending patterns away from domestic platforms toward offshore alternatives.

2.2.2 Offshore Spending Patterns Before and After the Ban

Figure 7 (with detailed tabulations in Annexure 4) presents changes in monthly spending on offshore platforms before and after the ban on domestic real-money gaming. As noted in the earlier section, pre-ban offshore spending was largely concentrated in lower expenditure

brackets, consistent with offshore platforms being used mainly for supplementary or low-value play.

Figure 7: Money Spent on Offshore Before and After Ban



Source: Authors' analysis

In the post-ban period, however, the distribution of offshore spending shifts toward higher expenditure categories. As illustrated in Figure 7 and detailed in Annexure 4, the proportion of users spending less than ₹1,000 per month declines sharply to 11%, while 33% report spending ₹1,000–4,999. At the same time, higher spending brackets expand substantially, 31% of users report monthly spends of ₹5,000–9,999, 16% spend ₹10,000–24,999, and 9% report spending ₹25,000 or more. These expenditure levels, which were relatively rare in the pre-ban offshore profile, become more prominent after the ban.

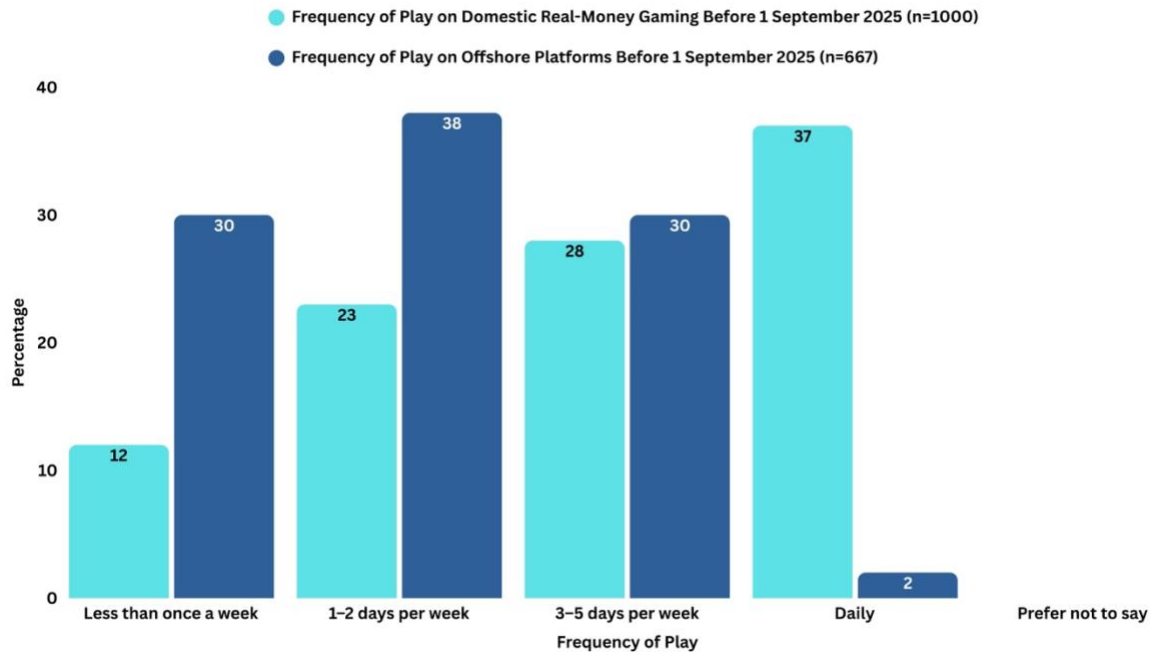
The pre-ban consolidated spending pattern, where higher expenditure was more strongly concentrated on domestic real-money gaming platforms, the post-ban offshore data point toward a reallocation of spending intensity rather than the emergence of new spending behaviour. Prior to the ban, users who participated in offshore gaming largely reserved higher-value play for domestic platforms; following the ban, similar spending levels appear increasingly reflected within offshore platforms. While the analysis does not establish causality, the observed shift is consistent with a substitution dynamic, in which spending that previously occurred on domestic platforms appears to have been redirected toward offshore alternatives in the post-PROG environment.

2.3 Time Spent on RMG and Offshore Before and After 1st September 2025

2.3.1 Frequency of Gaming Session

Figure 8 illustrates the frequency of play on domestic real-money gaming platforms and offshore platforms in the pre-ban period, with the detailed frequency distribution provided in Annexure 5. Prior to 1st September 2025, domestic real-money gaming platforms accounted for more regular and habitual engagement among respondents. A large proportion reported frequent play, with 37% indicating daily engagement and a further 28% playing 3–5 days per week. An additional 23% reported playing 1–2 days per week, while only 12% engaged less than once a week. In contrast, offshore platform usage in the pre-ban period was comparatively less frequent. Most offshore users reported engagement on a weekly basis, with 38% playing 1–2 days per week and 30% playing 3–5 days per week. A further 30% reported playing less than once a week, while only a very small proportion (2%) indicated daily offshore play.

Figure 8: Frequency of Play on Domestic Real-Money Gaming and Offshore Platforms Before 1 September 2025



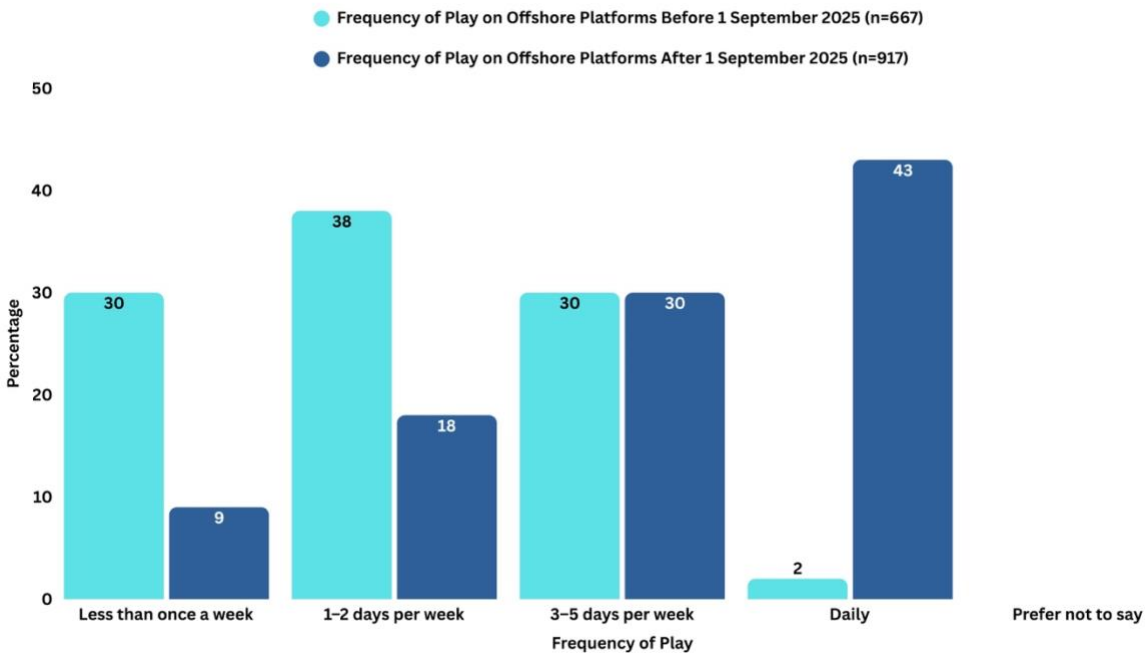
Source: Authors' analysis

This pattern suggests that, before the ban, offshore platforms were already part of users' gaming behaviour in Maharashtra but were typically used as a supplementary option rather than as the primary channel for regular play. The clear difference in frequency profiles indicates that domestic real-money gaming platforms were more deeply embedded in routine gaming habits,

while offshore platforms occupied a secondary role in users' overall gaming activity prior to 1st September 2025.

Building on the earlier comparison, Figure 9 summarises how frequently respondents reported using offshore platforms before and after 1st September 2025. As shown in the previous section, pre-ban offshore engagement was generally moderate and less habitual than domestic real-money gaming play, with daily use being uncommon.

Figure 9: Frequency of offshore platform usage before and after 1st September 2025



Source: Authors' analysis

In the post-ban period (n = 917), the distribution shifts markedly toward higher-frequency offshore engagement. Daily offshore play rises sharply to 43%, while the share reporting usage less than once a week declines to 9%. The mid-frequency categories reduce in relative terms, 1–2 days per week declines to 18%, while 3–5 days per week remains at 30%, indicating a consolidation toward more regular, and in many cases daily, usage of offshore platforms.

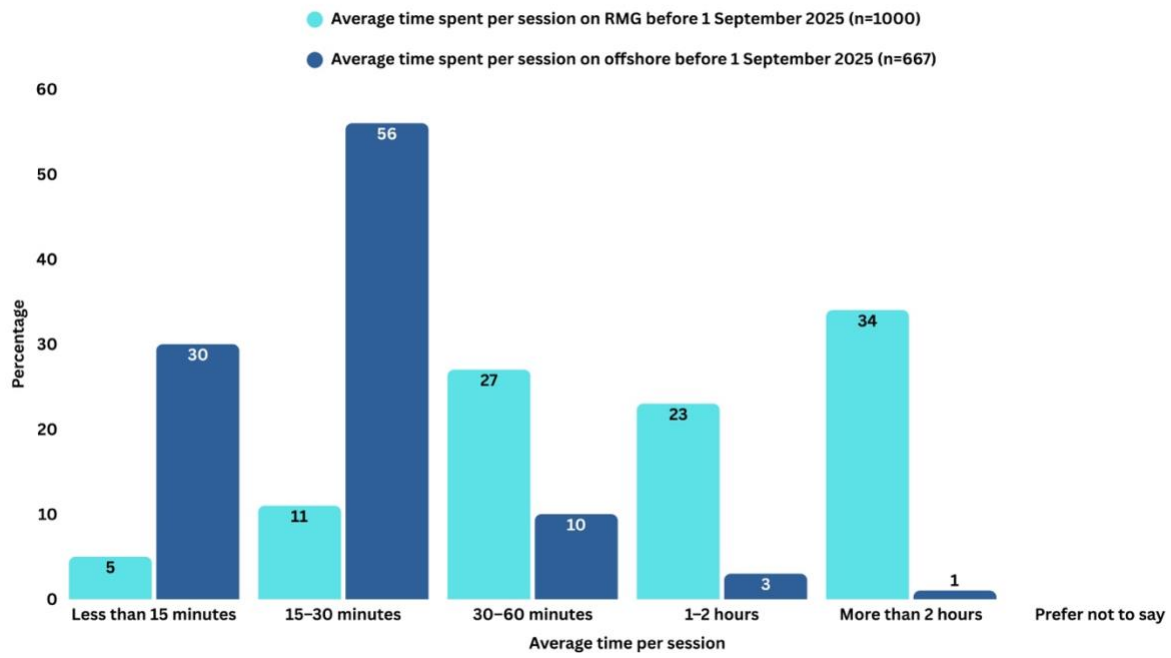
So, the pre-ban play-frequency pattern, where higher-frequency and daily engagement was more strongly concentrated on domestic real-money gaming platforms, the post-ban offshore data indicate a reallocation of play intensity rather than the emergence of entirely new usage behaviour. Before the ban, offshore platforms were typically used at moderate frequency, whereas regular, higher-intensity play was primarily concentrated on domestic platforms. After the ban, similar levels of frequent engagement appear increasingly reflected in offshore usage. While the analysis does not establish causality, the observed shift is consistent with a

substitution dynamic, in which patterns of regular play that previously occurred on domestic platforms appear to have been redirected toward offshore alternatives in the post-PROG environment.

2.3.2 Average Duration of a Gaming Session

Figure 10 compares the average duration of gaming sessions on domestic real-money gaming platforms and offshore platforms prior to 1 September 2025. The pre-ban pattern highlights clear differences in how users allocated their time across the two types of platforms. Domestic real-money gaming play was more evenly distributed across medium and longer session durations, while offshore usage was predominantly characterised by shorter sessions. The detailed tabulation supporting Figure 10 is provided in Annexure 7.

Figure 10: Average Session Duration on RMG and Offshore Platforms Before 1st September 2025

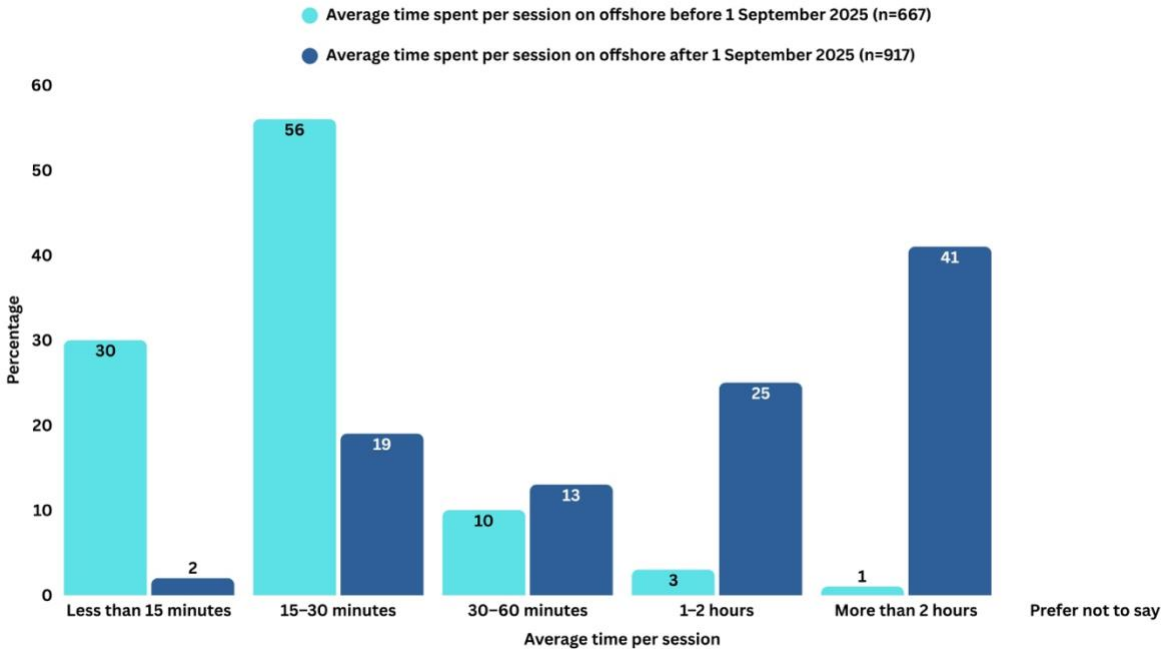


Source: Authors' analysis

Before the ban, a majority of offshore gaming sessions were brief in nature. Over half of offshore users (56%) reported sessions lasting 15–30 minutes, while a further 30% reported sessions of less than 15 minutes. Only 10% reported session durations of 30–60 minutes, and longer sessions were relatively uncommon, with just 3% spending 1–2 hours and 1% spending more than two hours per session. This distribution indicates that, in the pre-ban period, offshore platforms were largely used for short, low-commitment play rather than sustained or extended gaming sessions.

However, Figure 11 (detailed breakdown in Annexure 8) illustrates clear changes in the average duration of gaming sessions on offshore platforms after 1 September 2025.

Figure 11: Average Duration of a Gaming Session on Offshore Platforms after 1st September 2025



Source: Authors' analysis

The post-ban period (n = 917) shows a shift toward longer session durations on offshore platforms. Short sessions declined, with only 2% of users reporting play of less than 15 minutes and 19% spending 15–30 minutes per session. At the same time, longer durations became significantly more prevalent. The share of users spending 1–2 hours per session increased to 25%, while those reporting sessions exceeding two hours rose to 41%, compared to just 1% in the pre-ban period.

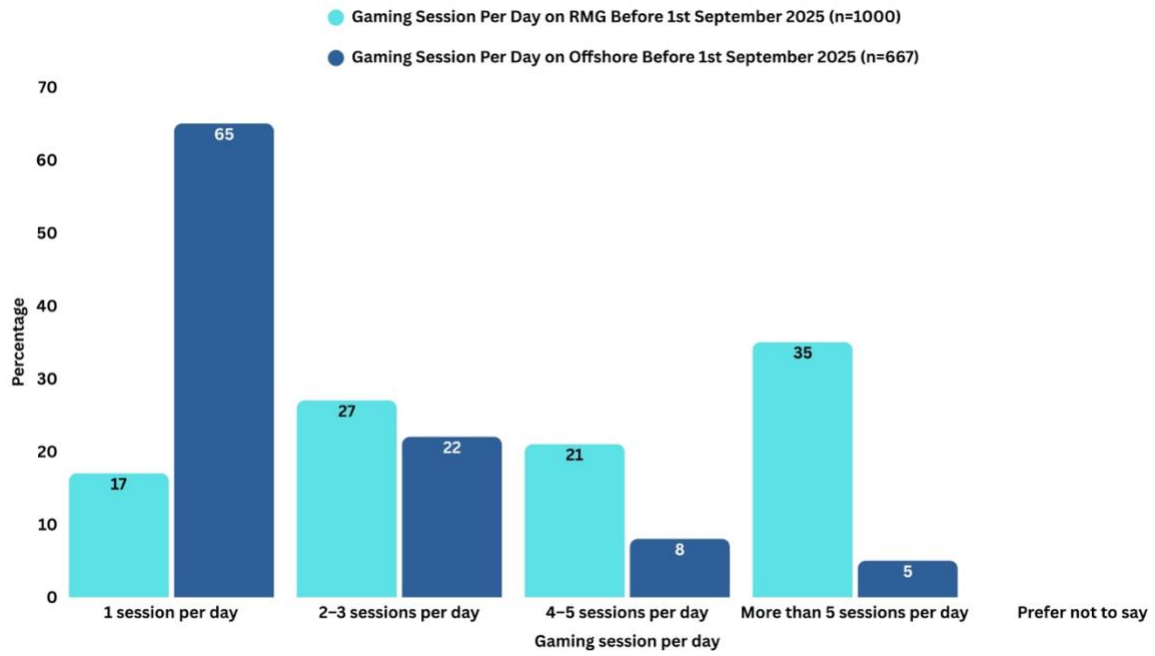
When read alongside the pre-ban session-duration pattern, where longer and more sustained play was more strongly concentrated on domestic real-money gaming platforms, the post-ban offshore data indicate a reallocation of engagement intensity rather than the emergence of entirely new usage behaviour. Before the ban, offshore platforms were typically associated with shorter, time-limited sessions, while extended play durations were more commonly linked to domestic platforms; after the ban, comparable levels of prolonged session engagement appear increasingly reflected in offshore usage. While the analysis does not establish causality, the observed shift is consistent with a substitution dynamic, in which patterns of longer session play that previously occurred on domestic platforms appear to have been redirected toward offshore alternatives in the post-PROG environment.

2.3.3 Gaming Session Per Day

Figure 12 (detailed breakdown in Annexure 9) compares the number of gaming sessions per day on domestic real-money gaming platforms and offshore platforms in the pre-ban period. The distribution highlights clear differences in how frequently users engaged with the two types of platforms prior to 1 September 2025.

Before the ban, domestic RMG platforms were more strongly associated with higher-frequency play. A sizeable proportion of respondents reported multiple daily sessions on domestic platforms, with 35% engaging in more than five sessions per day and a further 21% reporting four to five sessions per day. In addition, 27% reported two to three sessions per day, while only 17% limited their play to a single daily session.

Figure 12: Number of Gaming Sessions per Day on Domestic and Offshore Platforms before 1st September 2025



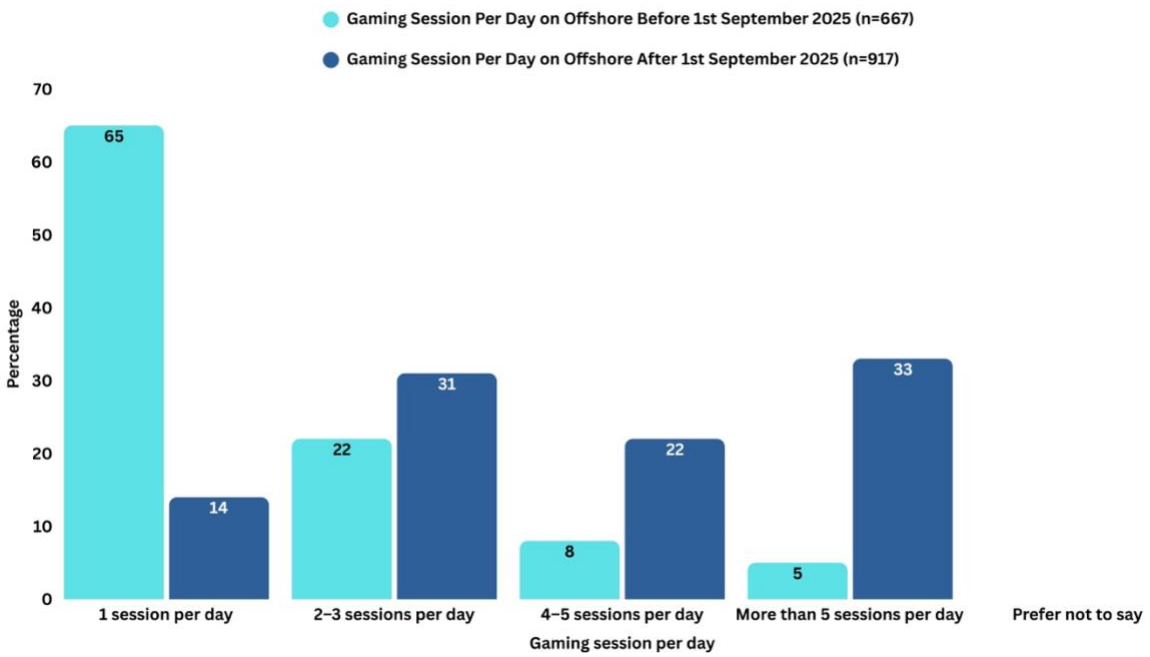
Source: Authors' analysis

In contrast, offshore platform usage in the same period was more heavily concentrated in lower-frequency engagement. A clear majority of offshore users reported one session per day (65%), followed by 22% reporting two to three sessions per day. Higher-frequency play was relatively uncommon on offshore platforms, with only 8% reporting four to five sessions per day and just 5% engaging in more than five sessions per day. Therefore, the pre-ban pattern suggests that while offshore platforms were already part of users' gaming activity in Maharashtra, they primarily functioned as a secondary or supplementary option characterised by fewer daily

sessions. More intensive and repeated daily engagement was predominantly concentrated on domestic real-money gaming platforms prior to the ban.

Now, Figure 13 (detailed breakdown in Annexure 10) compares the number of gaming sessions per day on offshore platforms before and after 1st September 2025. In the post-ban period, the distribution shifts toward higher session intensity on offshore platforms. The share of users reporting two to three sessions per day increases to 31%, while those engaging in four to five sessions per day rises to 22%. Notably, a substantial share of users (33%) report more than five sessions per day, indicating that very high-frequency offshore play remains common in the post-ban period. At the same time, the share of users engaging in only one session per day declines to 14%, indicating a clear movement away from low-intensity offshore use.

Figure 13: Number of Gaming Sessions per Day on Offshore Platforms before and after 1st September 2025



Source: Authors' analysis

However, when read alongside pre-ban domestic platform patterns, where higher-frequency and repeated daily play was more strongly concentrated on regulated real-money gaming platforms, the post-ban offshore data point toward a reallocation of session intensity rather than the emergence of entirely new gaming behaviour. Before the ban, offshore platforms were typically used for limited or supplementary play; after the ban, similar patterns of frequent and repeated engagement appear increasingly reflected in offshore usage. While the analysis does not establish causality, the observed shift is consistent with a substitution dynamic, wherein patterns of intensive play that previously occurred on domestic platforms appear to have been

redirected toward offshore alternatives following the prohibition of real-money gaming in India.

The evidence across spending levels, frequency of play, session duration, and daily engagement patterns points to a consistent behavioural reconfiguration following the prohibition of domestic real-money gaming in India. Offshore platforms were already part of users' gaming repertoires prior to the ban, but they largely occupied a secondary role, characterised by lower-to-medium spending, shorter sessions, and less frequent engagement, while higher-intensity play was more strongly concentrated on regulated domestic platforms. In the post-ban period, these same dimensions, greater spending intensity, more frequent play, longer session durations, and multiple daily sessions are increasingly reflected in offshore platform usage. Rather than indicating the emergence of fundamentally new gaming behaviour, the findings suggest a redirection of existing gaming activity away from domestic platforms toward offshore alternatives since the prohibition of real-money gaming. While the analysis does not establish causal attribution, the observed patterns are consistent with a substitution dynamic, in which established habits of time, frequency, and financial engagement appear to have been reallocated across platforms in response to the PROG Act.

2.4 Ease-of-use Assessment and Access Routes of Offshore Before and After 1st September 2025:

The ease-of-use assessment suggests that respondents in Maharashtra generally view offshore platforms as convenient and user-friendly for completing financial transactions. Across the sample, both fund deposits and payout withdrawals are largely perceived as smooth and hassle-free, indicating that offshore platforms offer a relatively low-friction transactional experience. Importantly, this perceived convenience does not appear to be an outcome that emerged specifically after the prohibition of domestic real-money gaming. Rather, offshore platforms seem to have been regarded as easy to access and operate even earlier, particularly in relation to payment and withdrawal processes. So, the findings point to continuity in users' perceptions of transactional ease irrespective of the ban, rather than evidence of a further reduction in barriers in the post-ban period.

Before the ban, offshore platform engagement in Maharashtra was dominated by a small set of widely used platforms, most notably Aviator, Chicken Road Game, Stake, Parimatch, RajaBets, Win Fix by Vikrant Exchange, Reddybook.club, 4RABet, and 1xBET/1xBAT, indicating that user activity was already concentrated around a few familiar names. After the ban, the offshore landscape shows strong continuity, with the same leading platforms continuing to remain dominant in user recall and usage, suggesting that post-ban migration has largely consolidated onto established, high-visibility offshore options rather than shifting toward an entirely new set of platforms.

Before the ban, access to offshore platforms in Maharashtra was already driven largely through informal, network-based pathways, with friend referrals and circulation via Telegram and WhatsApp groups featuring prominently, alongside some contribution from social media promotions, influencer/affiliate links, and search-based discovery; direct access via platform websites or apps existed but appeared relatively less central compared to community-led routes. In the post-ban period, these patterns largely persist, with messaging groups and peer networks remaining resilient channels for sharing links and updates, while direct access through known URLs, bookmarking, or platform-linked web apps becomes more pronounced, suggesting a more intentional and repeat-oriented mode of access after domestic options were restricted. Friend referrals continue to play an important role, indicating that trusted networks remain key to facilitating migration and lowering perceived risks associated with offshore use. Although social media advertising and search-based discovery appear relatively less prominent in reported pathways, this should be interpreted cautiously, as our earlier research has documented substantial online visibility and advertising by major offshore platforms, which may continue to shape awareness indirectly even when users ultimately access platforms through direct or network-mediated routes[8].

So, the Maharashtra evidence indicates that offshore platform engagement in the post-ban period reflects continuity and consolidation rather than a fundamentally new behavioural shift. Offshore platforms are widely perceived as easy to use for transactions, with deposits and withdrawals viewed as smooth and low-friction, and this perception appears stable irrespective of the ban. Users also continue to concentrate around a familiar set of high-visibility offshore platforms, suggesting that post-ban migration has largely consolidated onto established options rather than expanding evenly across new operators. Access pathways similarly show persistence, with peer networks and Telegram/WhatsApp groups remaining central, while direct repeat access via known URLs or bookmarked sites becomes more pronounced after domestic options were restricted; at the same time, existing online visibility and promotional exposure may continue to shape awareness indirectly. Taken together, the findings are consistent with a substitution dynamic in which existing patterns of offshore engagement were reinforced and routinised following the prohibition of domestic real-money gaming. Differentiating access behaviours between long-standing offshore users and first-time post-ban adopters remains an important area for future research.

[8] Shastry, S. (2025). Fixing the Odds: A Policy Blueprint for Curbing Illegal Online Gambling in India. CUTS International. https://cuts-ccier.org/pdf/policy-report-fixing-the-odds-a-policy-blueprint-for-curbing-illegal-online-gambling-in-india.pdf

2.5 Payment Pathways and Reported Drivers of Offshore Platform Use in Maharashtra:

Maharashtra findings suggest that offshore engagement is supported by perceived transactional convenience alongside continued access to preferred game formats. Respondents commonly report using mainstream digital payment rails such as UPI and bank transfers, and in some cases wallet-linked payments to deposit and withdraw funds on offshore platforms. Importantly, these references are based on self-reported user experience rather than verified transaction-level data, and the study does not independently confirm platform-side payment routing or the identity of receiving entities. Where respondents describe payments being facilitated through intermediary accounts, QR codes, or dynamically generated payment handles, this is best interpreted as indicating that users encounter workarounds and adaptive payment flows that reduce friction, rather than as definitive evidence of a uniform or standardised payment architecture across all offshore operators in Maharashtra.

Beyond the mechanics of payment pathways, respondents also highlighted a set of behavioural and practical considerations that shape their continued engagement with offshore platforms. The reported reasons for continued offshore use in Maharashtra reflect a combination of ease of access**,** habit continuity, and the continued availability of preferred games and formats. Many users cite smooth deposit and withdrawal experiences and the ability to continue familiar play patterns despite the domestic ban. The absence of comparable domestic options after the PROG Act appears to reinforce reliance on offshore platforms, particularly among users seeking to maintain existing levels of play, spending, and frequency. In addition, platform familiarity from prior use and recommendations within peer networks are reported as factors that lower hesitation and sustain ongoing engagement. Together these reasons suggest that offshore platforms are not only used as a short-term substitute but may be becoming increasingly embedded in user routines in the post-ban environment, driven primarily by convenience and continuity rather than experimentation.

3 Conclusion

The Maharashtra findings indicate that offshore platforms were already a familiar and widely used component of the gaming ecosystem among surveyed real-money gaming (RMG) users prior to the implementation of the PROG Act. In the pre-ban period, many respondents reported using offshore platforms alongside domestic RMG platforms; however, higher-intensity behaviour, higher spending brackets, more frequent play, longer session durations, and multiple daily sessions, was more strongly concentrated on regulated domestic platforms. In this sense, offshore platforms appear to have functioned primarily as secondary or supplementary options for many users, characterised by lower-to-moderate spending levels and comparatively limited engagement intensity.

Following the prohibition of domestic real-money gaming, the Maharashtra dataset points to a clear behavioural reconfiguration in where this cohort continues money-based gaming activity. Offshore platform usage becomes significantly more prevalent, and the post-ban offshore profile increasingly reflects higher spending intensity, more frequent engagement, longer session durations, and higher numbers of gaming sessions per day, patterns that, prior to the ban, were more visible on domestic platforms. The findings suggest that users are reallocating time, money, and attention from domestic RMG platforms toward offshore alternatives, with offshore engagement consolidating around repeatable access pathways, familiar platforms, and frictionless transactional experiences.

At the same time, these patterns should be interpreted as a shift in platform allocation rather than as evidence of a definitive increase in overall gaming activity. The analysis does not establish whether respondents' total time spent or expenditure on money-based gaming has increased; rather, it indicates that the locus of engagement among pre-ban domestic RMG users in Maharashtra has moved toward offshore platforms in the post-PROG environment, largely in response to the unavailability of domestic options. This reallocation dynamic carries important consumer-protection implications, as it suggests that a substantial share of continuing gaming activity is now occurring on platforms outside domestic regulatory coverage, where user safeguards, grievance-redress mechanisms, and accountability structures may be limited. Viewed alongside wider policy signals, these findings reinforce the view that prohibition alone is unlikely to be a sufficient response; a more holistic, enforceable, and consumer-centric regulatory approach to online gaming is required to mitigate harms while reducing the incentives for migration to unregulated offshore alternatives.

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ANNEXUR

Annexure 1: Detailed Demographic Profile of Respondents

Gender	Frequency	%
Male	970	97
Female	30	3
Total	**1000**	**100**
Age Group	**Freq**	**%**
18–24	104	10.4
25–34	448	44.8
35–44	183	18.3
45–54	163	16.3
55+	102	10.2
Total	**1000**	**100**
Occupation	**Frequency**	**%**
Student	75	7.5
Salaried	648	64.8
Self-employed	222	22.2
Homemaker	9	0.9
Unemployed/Other	46	4.6
Total	**1000**	**100**
Income	**Frequency**	**%**
< ₹50,000	28	2.8
₹50,000–99,999	190	19
₹1,00,000–1,99,999	548	54.8
₹2,00,000+	225	22.5
Prefer not to say	9	0.9
Total	**1000**	**100**

Annexure 2: Pre-Ban vs Post-Ban Offshore Usage Transition Matrix

n=1000

	Frequency	Percentage
Players who previously used offshore platforms but discontinued after the ban	56	5.6
Players who used offshore platforms before the ban and continued to do so after the ban	611	61.1
Players who did not use offshore platforms before the ban but began using them after the ban	306	30.6
Players who did not use offshore platforms before the ban and continued not to use them after the ban	27	2.7

Annexure 3: The consolidated pre-ban spending profile

Typical Monthly Spend on RMG before 1st September 2025			Typical Monthly Spend on Offshore Platforms before 1st September 2025		
	Frequency	%		Frequency	%
₹0–999	152	15	₹0–999	322	48
₹1,000–4,999	288	29	₹1,000–4,999	233	35
₹5,000–9,999	274	27	₹5,000–9,999	100	15
₹10,000–24,999	158	16	₹10,000–24,999	9	1
₹25,000+	128	13	₹25,000+	3	1
Prefer not to say	0	0	Prefer not to say	0	0
Total	**1000**	**100**	**Total**	**667**	**100**

Annexure 4: Offshore Spending Patterns Before and After the Ban

Typical Monthly Spend on Offshore Platforms before 1st September 2025			Typical Monthly Spend on Offshore Platforms after 1st September 2025		
	Frequency	%		Frequency	%
₹0–999	322	48	₹0–999	101	11
₹1,000–4,999	233	35	₹1,000–4,999	309	33
₹5,000–9,999	100	15	₹5,000–9,999	281	31
₹10,000–24,999	9	1	₹10,000–24,999	148	16
₹25,000+	3	1	₹25,000+	78	9
Prefer not to say	0	0	Prefer not to say	0	0
Total	**667**	**100**	**Total**	**917**	**100**

Annexure 5: Frequency of Play on Domestic Real-Money Gaming and Offshore Platforms Before 1 September 2025

Frequency of Play on Domestic Real-Money Gaming Before 1 September 2025			Frequency of Play on Offshore Platforms Before 1 September 2025		
	Frequency	**%**		**Frequency**	**%**
Less than once a week	123	12	Less than once a week	200	30
1–2 days per week	227	23	1–2 days per week	253	38
3–5 days per week	284	28	3–5 days per week	197	30
Daily	366	37	Daily	17	2
Prefer not to say	0	0	Prefer not to say	0	0
Total	**1000**	**100**	**Total**	**667**	**100**

Annexure 6: Frequency of offshore platform usage before and after 1st September 2025

Frequency of Play on Offshore Platforms Before 1 September 2025			Frequency of Play on Offshore Platforms After 1 September 2025		
	Frequency	**%**		**Frequency**	**%**
Less than once a week	200	30	Less than once a week	78	9
1–2 days per week	253	38	1–2 days per week	162	18
3–5 days per week	197	30	3–5 days per week	279	30
Daily	17	2	Daily	398	43
Prefer not to say	0	0	Prefer not to say	0	0
Total	**667**	**100**	**Total**	**917**	**100**

Annexure 7: Average Session Duration on RMG and Offshore Platforms Before 1st September 2025

Average time spent per session on RMG before 1 September 2025			Average time spent per session on offshore before 1 September 2025		
	Frequency	**%**		**Frequency**	**%**
Less than 15 minutes	59	5	Less than 15 minutes	199	30
15–30 minutes	113	11	15–30 minutes	374	56
30–60 minutes	265	27	30–60 minutes	64	10
1–2 hours	226	23	1–2 hours	22	3
More than 2 hours	337	34	More than 2 hours	8	1
Prefer not to say	0	0	Prefer not to say	0	0
Total	**1000**	**100**	**Total**	**667**	**100**

Annexure 8: Average Duration of a Gaming Session on Offshore Platforms after 1st September 2025

Average time spent per session on offshore platforms before 1 September 2025			Average time spent per session on offshore platforms after 1 September 2025		
	Frequency	**%**		**Frequency**	**%**
Less than 15 minutes	199	30	Less than 15 minutes	19	2
15–30 minutes	374	56	15–30 minutes	171	19
30–60 minutes	64	10	30–60 minutes	120	13
1–2 hours	22	3	1–2 hours	233	25
More than 2 hours	8	1	More than 2 hours	374	41
Prefer not to say	0	0	Prefer not to say	0	0
Total	**667**	**100**	**Total**	**917**	**100**

Annexure 9: Number of Gaming Sessions per Day on Domestic and Offshore Platforms before 1st September 2025

Gaming Session Per Day on RMG Before 1st September 2025			Gaming Session Per Day on Offshore Before 1st September 2025		
	Frequency	**%**		**Frequency**	**%**
1 session per day	179	17	1 session per day	436	65
2–3 sessions per day	268	27	2–3 sessions per day	147	22
4–5 sessions per day	207	21	4–5 sessions per day	51	8
More than 5 sessions per day	346	35	More than 5 sessions per day	33	5
Prefer not to say	0	0	Prefer not to say	0	0
Total	**1000**	**100**	**Total**	**667**	**100**

Annexure 10: Number of Gaming Sessions per Day on Offshore Platforms before and after 1st September 2025

Gaming Session Per Day on Offshore Platforms Before 1st September 2025			Gaming Session Per Day on Offshore Platforms After 1st September 2025		
	Frequency	**%**		**Frequency**	**%**
1 session per day	436	65	1 session per day	126	14
2–3 sessions per day	147	22	2–3 sessions per day	287	31
4–5 sessions per day	51	8	4–5 sessions per day	203	22
More than 5 sessions per day	33	5	More than 5 sessions per day	301	33
Prefer not to say	0	0	Prefer not to say	0	0
Total	**667**	**100**	**Total**	**917**	**100**

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