ACCESS TO OFFSHORE BETTING WEBSITES AFTER THE ONLINE GAMING BAN

A Survey-Based Analysis (Tamil Nadu)

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#2517

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

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#2517

Table of Contents

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Executive Summary

This report is 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). The first report in this series analysed responses from 1,000 former RMG users in Delhi NCR; the present report extends the analysis to Tamil Nadu, drawing on responses from a comparable sample of 1,000 former RMG users.

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 Tamil Nadu 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.

Based on survey evidence from Tamil Nadu, the findings indicate that offshore platforms were already part of users' gaming behaviour prior to the ban. In the pre-ban period, 67.8 percent of respondents (678 out of 1,000) reported using offshore platforms, typically alongside their engagement with domestic real-money gaming platforms. In the post-ban period, this proportion rises to 83.0 percent (830 out of 1,000), representing an absolute increase of 15.2 percentage points. This change reflects a net behavioural shift toward offshore platforms, driven by more respondents initiating offshore use after the ban (26.9 percent of the sample) than discontinuing it (11.7 percent). Statistical testing confirms that this change is directional, with transitions into offshore use significantly exceeding transitions out of it (McNemar $\chi^2 \approx 58.1$, $p < 0.001$).

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.

Spending patterns reinforce this interpretation. Before the ban, offshore spending was largely concentrated in lower-to-moderate monthly expenditure brackets, with 37 percent of offshore users spending less than ₹1,000 per month and 44 percent spending ₹1,000–4,999. Higher offshore spending was rare, with only around 2 percent reporting monthly spends above ₹10,000. After the ban, offshore platforms account for a greater share of higher spending categories, with 25 percent reporting monthly spends of ₹5,000–9,999, 21 percent spending ₹10,000–24,999, and 9 percent spending ₹25,000 or more. When read alongside the consolidated pre-ban spending profile, where higher-value play was more commonly associated with domestic platforms, this shift appears to reflect a redirection of spending from domestic platforms to offshore platforms rather than a clear increase in overall expenditure.

Similar dynamics are evident in time-use patterns. Offshore platforms were typically used for shorter sessions and fewer days per week prior to the ban, while domestic platforms accounted for more habitual and intensive engagement. Before the ban, only 3 percent of offshore users reported daily play, and just 2 percent reported sessions lasting more than two hours. After the ban, offshore usage increasingly mirrors these previously domestic-oriented patterns, with daily offshore play rising to 45 percent and the share of users reporting sessions longer than two hours increasing to 43 percent. These findings suggest a consolidation of time, attention, and engagement on offshore platforms following the removal of domestic RMG options.

The report also finds continuity in perceptions of transactional ease on offshore platforms. Offshore platforms are widely perceived as convenient and straightforward for deposits and withdrawals, and this perception appears to have existed both before and after the ban. The findings do not indicate a new lowering of transactional barriers in the post-ban period; rather, offshore platforms appear to have long offered low-friction access and payment experiences that facilitate continued use.

Patterns of platform preference and access further point to consolidation rather than diversification. Fast-paced crash games continue to dominate offshore usage, and a small set of well-known platforms account for a large share of engagement both before and after the ban. Access routes remain strongly shaped by peer networks, messaging groups, and direct access to known websites or apps. While broader advertising and online visibility may continue to reinforce awareness, post-ban access appears to rely increasingly on familiar and repeatable pathways rather than on entirely new discovery mechanisms.

So, the findings from Tamil Nadu suggest that the prohibition of domestic real-money gaming has not eliminated money-based gaming activity among users in the sample. Instead, users appear to be reallocating time, money, and attention from domestic platforms toward offshore counterparts. The observed changes are best understood as a shift and consolidation of existing gaming behaviour at offshore platforms, rather than as a clear increase in overall gaming

intensity. While the analysis does not establish causal attribution, the consistency of patterns across behavioural indicators highlights important considerations for consumer protection and future policy discussions in contexts where domestic options are unavailable and offshore alternatives remain accessible.

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 ban 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. Prior to the Union's adoption of the PROG Act, the Government of Tamil Nadu had promulgated the Tamil Nadu Prohibition of Online Gambling and Regulation of Online Games Act, 2022 (effective April 2023), which prohibits online wagering and betting and established the Tamil Nadu Online Gaming Authority (TNOGA) as the enforcement body. However, experience from other policy sectors suggests that prohibitive approaches, when introduced without considering regulatory alternatives or strengthening enforcement capacity, can sometimes give rise to unintended behavioural responses. Historical evidence from sectors such as alcohol prohibition, which has often coincided with the growth of illicit markets, offers a relevant parallel in this regard[2].

Early signals from the online gaming ecosystem suggest that similar dynamics may be unfolding in the aftermath of the RMG ban. In particular, users appear to be exploring offshore betting and gambling platforms that operate outside India's regulatory and legal framework[3]. Such shifts raise important questions around consumer protection, financial exposure, grievance redress mechanisms, and the use of hard-to-monitor payment pathways and intermediaries for offshore gambling transactions, as these platforms typically fall beyond the reach of domestic oversight and enforcement.

To examine these emerging patterns, CUTS International initiated a state-wise survey-based assessment of post-ban gaming behaviour. The first phase of this research focused on Delhi NCR, selected due to its high levels of digital penetration and a large base of pre-ban RMG users. Findings from the Delhi NCR survey provided early indications of user migration toward

[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

offshore platforms, alongside changes in frequency of play, spending intensity, and access pathways[4].

Building on this foundation, the present report extends the analysis to Tamil Nadu, a state with a distinct digital, cultural, and regulatory context and a significant population of online gaming users[5]. Methodologically, this study follows the same approach used in the Delhi NCR assessment. It applies the same survey instrument and targets 1000 adults (18+) with pre-ban exposure to real-money gaming. Respondents were recruited through a non-probability strategy combining purposive sampling and snowball referrals, supported by a pre-existing verified respondent database. The same pre–post structure and core indicators are retained to maintain consistency across states, to generate state-specific insights into post-ban behavioural responses in Tamil Nadu, while keeping the evidence base consistent enough to support cross-state comparisons in later phases. The findings from this study add to a growing body of evidence that can enable cross-state comparisons and help inform evolving discussions on balanced, consumer-centric approaches to regulating online gaming in India.

1.2 Sampling Strategy

The Tamil Nadu survey engaged 1,000 adult respondents (18+) drawn from individuals who had participated 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 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 13 December 2025.

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[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

[5] Kantar & Internet and Mobile Association of India. (2024). *Internet in India 2024*. Kantar. https://www.iamai.in/sites/default/files/research/Kantar_%20IAMAI%20report_2024_.pdf

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 Tamil Nadu, 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.

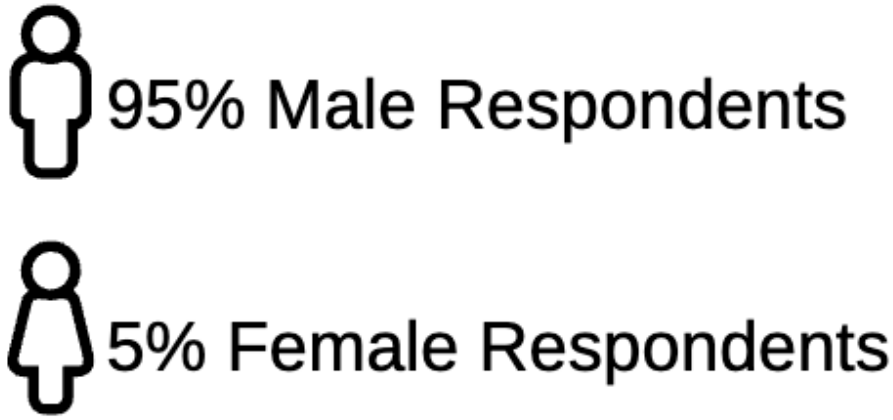
1.4 Respondent Profile: Tamil Nadu Sample

This subsection summarises the key demographic characteristics of the Tamil Nadu 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 95% male and 5% 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



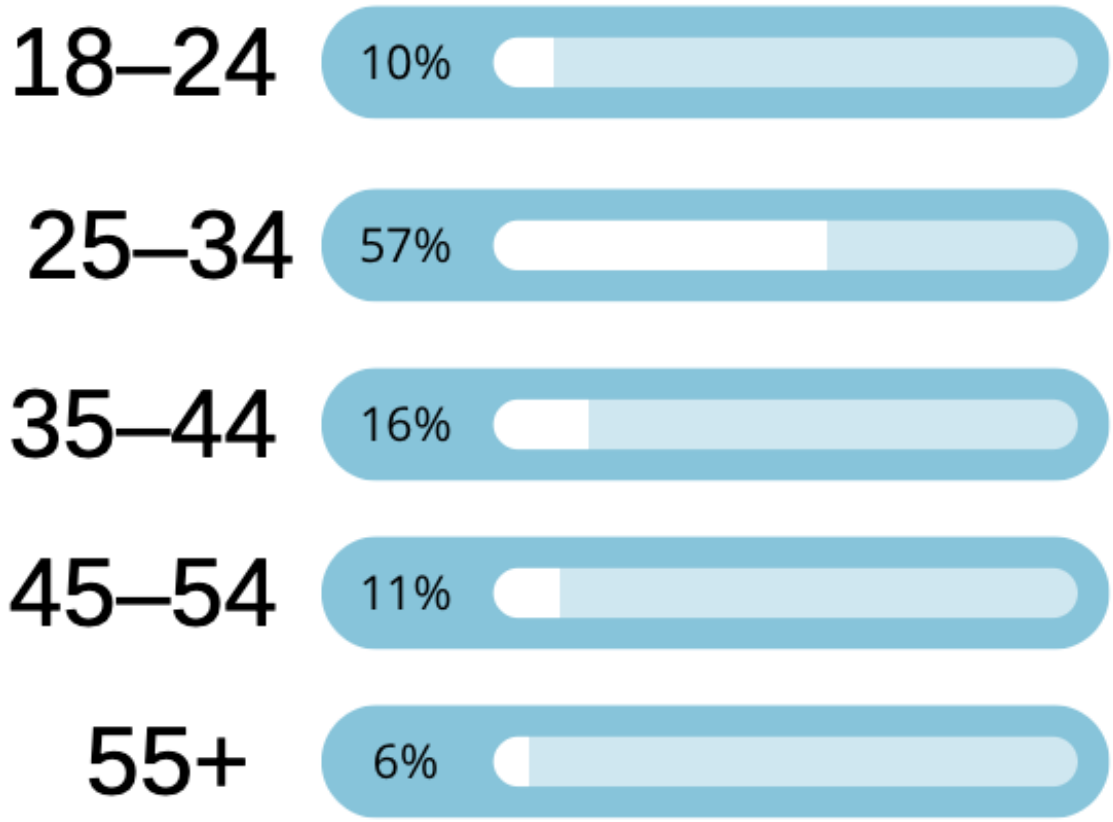
Source: Authors' analysis

1.4.2 Age Group

As shown in Figure 2, the respondent pool is predominantly concentrated in the 25–34 age group (57%), followed by 35–44 years (16%) and 45–54 years (11%). Younger adults aged 18–24 years account for 10%, while those aged 55 and above constitute 6% 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

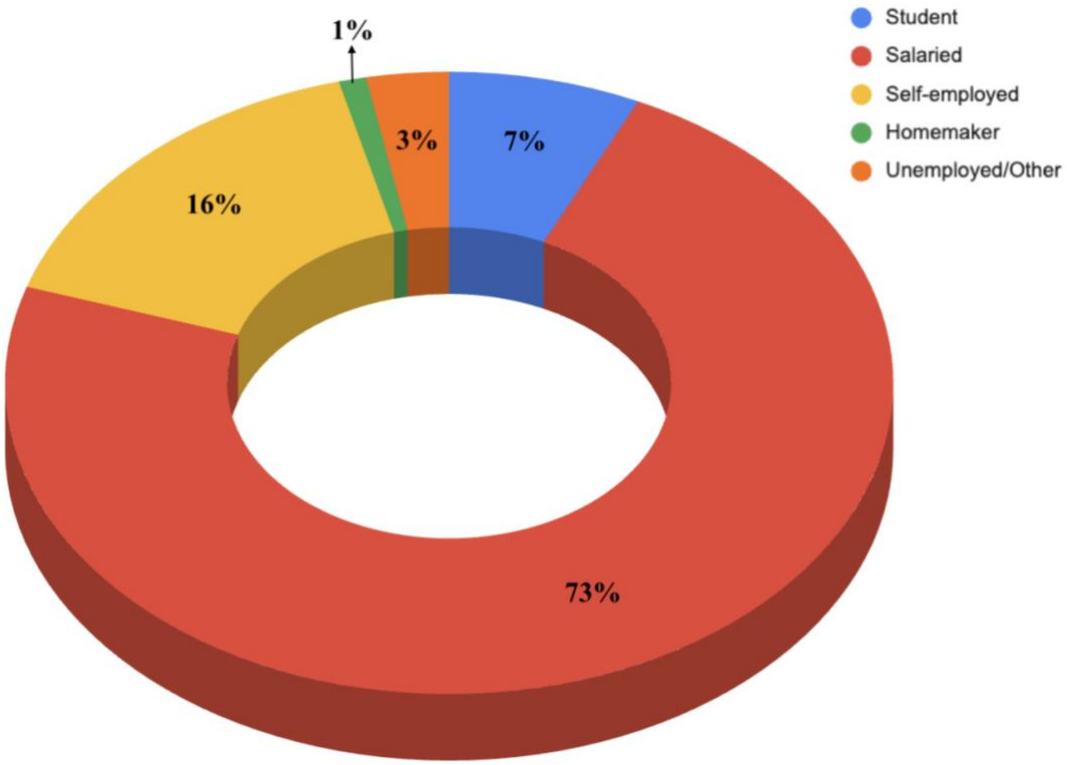


Source: Authors' analysis

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



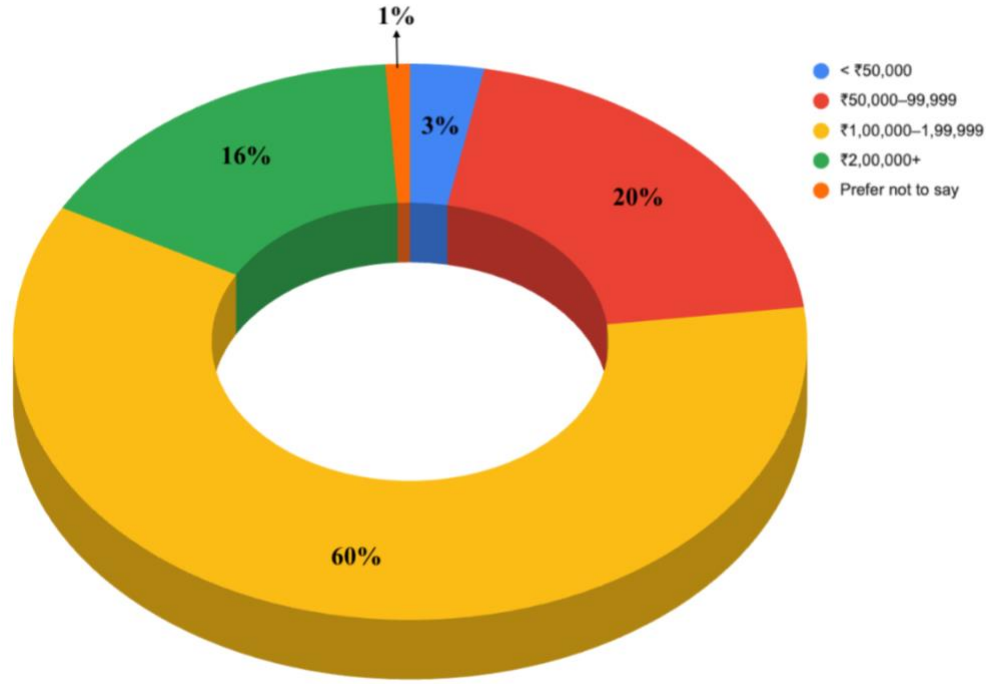
Source: Authors' analysis

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 shows that the sample is largely drawn from middle- and upper-income households. A clear majority of respondents report monthly household incomes in the ₹1,00,000–1,99,999 range, followed by those earning ₹50,000–99,999 and ₹2,00,000 or more. Only a small proportion fall in the lowest income bracket (below ₹50,000), while a negligible share preferred not to disclose their income. The detailed income-wise distribution is presented in Annexure 1.

Figure 4: Monthly Household Income Distribution of Respondents



Source: Authors' analysis

However, the presence of respondents in lower-income categories, though limited, indicates that offshore gaming activity is not exclusively confined to high-income groups. In an unregulated context, this highlights the importance of considering differentiated consumer risks across income segments, particularly where spending intensity and ease of access may interact with varying levels of financial resilience.

The concentration of young, salaried, higher-income male respondents is consistent with the predominant respondent group typically observed among active users of online money-based gaming in digitally enabled settings, and it strengthens the relevance of the dataset for interpreting post-ban behavioural patterns among currently engaged users. At the same time, the presence, though smaller, of respondents from lower-income brackets and groups such as students, homemakers, and unemployed/other indicates that offshore participation is not confined only to financially stable segments. This underscores the need to keep differentiated consumer risks in view, as exposure in an unregulated environment may have more serious implications for individuals with limited or irregular income buffers.

Against this backdrop, this targeted approach enabled the construction of a robust, policy-relevant dataset for Tamil Nadu, suitable for analysing post-ban gaming patterns and for assessing the extent to which users appear to be shifting to offshore platforms since the prohibition of real-money gaming in India.

2 Key Findings from Tamil Nadu

2.1 The Shift to the Offshore Platforms

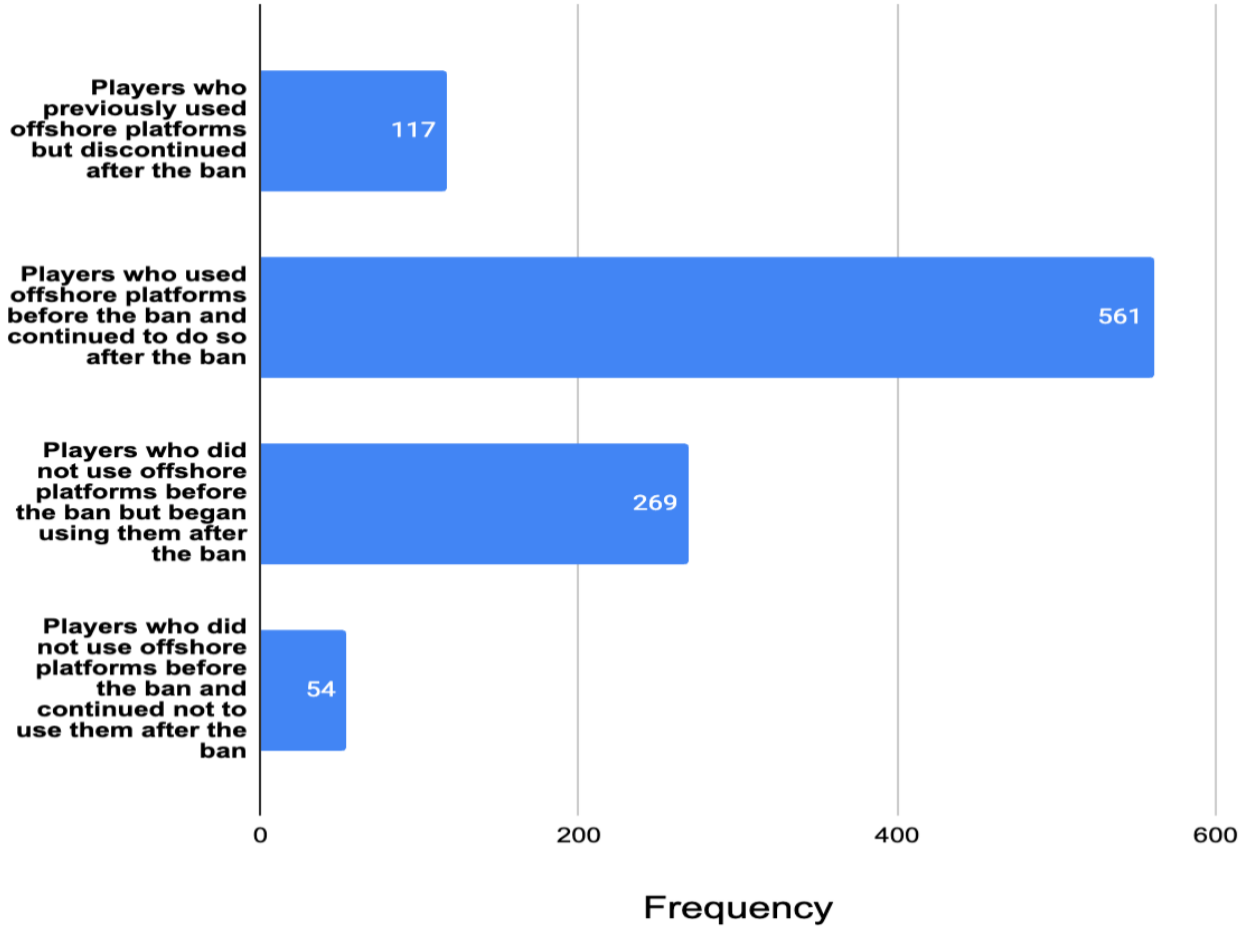
Prior to the implementation of the PROG Act, offshore platform usage was already present among a large share of respondents. In the pre-ban period, 678 out of 1,000 respondents (67.8%) reported using offshore platforms, typically alongside their engagement with domestic real-money gaming platforms (Table 1). However, in the post-ban period, i.e., after the implementation of the PROG Act, 830 out of 1,000 respondents (83.0%) reported using offshore platforms, representing an absolute rise of 15.2 percentage points compared to the pre-ban offshore level (Table 1).

Table 1: Net Behavioural Shift

	Frequency	Percentage
Total pre ban usage	678	67.8
Total post ban usage	830	83
Absolute percentage-point increase		15.2
Net behavioural shift (New shifters - Quitters)		**15.2**

This increase reflects a net behavioural shift of 15.2% toward offshore platforms, driven by a larger number of respondents starting offshore use after implementation of the PROG Act than those discontinuing it. Specifically, 269 respondents (26.9%) who did not use offshore platforms before implementation of the PROG Act began using them after implementation of the PROG Act, while 117 respondents (11.7%) who used offshore platforms earlier reported discontinuing after implementation of the PROG Act, resulting in a net shift of 152 respondents (15.2% 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 83.0% 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 (269) exceeding transitions in the opposite direction (117) ($\chi^2 \approx 58.1$ 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	561 (a)	117 (c)	678
Pre: No	269 (b)	54 (d)	323
Total	830	172	**1000**
Note: For McNemar, only b and c matter:			
b = 269 (No → Yes) → new shifters			
c = 117 (Yes → No) → quitters			
Calculation:			
Option A: Without continuity correction			
58.9			
Option B: With continuity correction (recommended for reporting)			
58.1			
Both values are very large, and McNemar uses degree of freedom (df) = 1.			
A chi-square of ~58.1 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 15.2 percentage points (from 67.8% to 83.0%), the relative increase places this change in proportion to the size of the pre-ban offshore population. Viewed this way, offshore usage increased by 22.4% relative to its pre-ban level, indicating that post-ban offshore participation is over one-fifth 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	678	67.8
Total post ban usage	830	83
Relative increase		**22.4**

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.

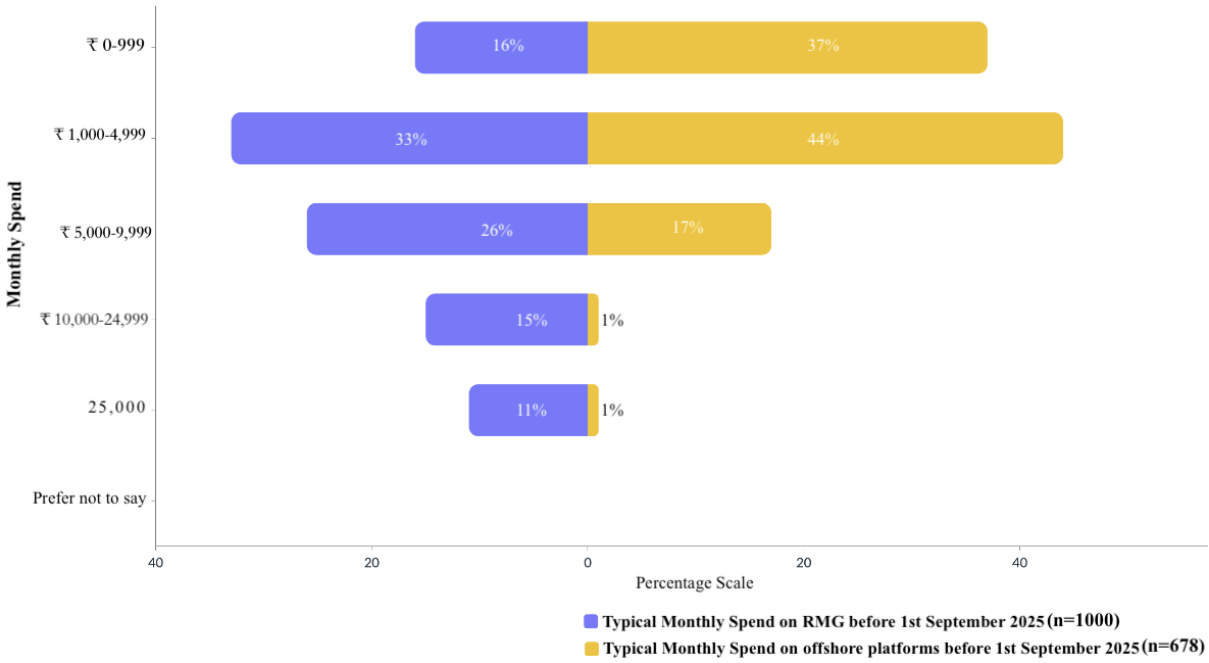
These results are consistent with increased post-ban engagement with offshore platforms, highlighting potential consumer-protection and oversight challenges in the absence of domestic regulatory coverage.

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, the majority of respondents reported allocating higher monthly expenditures to domestic platforms, with 33% spending ₹1,000–4,999 and a further 26% spending ₹5,000–9,999 on RMG. Notably, higher-value spending brackets were also more visible on domestic platforms, with 15% reporting monthly spends of ₹10,000–24,999 and 11% 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-to-moderate expenditure ranges, despite a sizeable share of respondents already using offshore platforms. Among offshore users before the ban (n = 678), 37% reported spending less than ₹1,000 per month and 44% spent ₹1,000–4,999, together accounting for over four-fifths of offshore spending. Only small proportions reported higher monthly spends, with just 1% each 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.

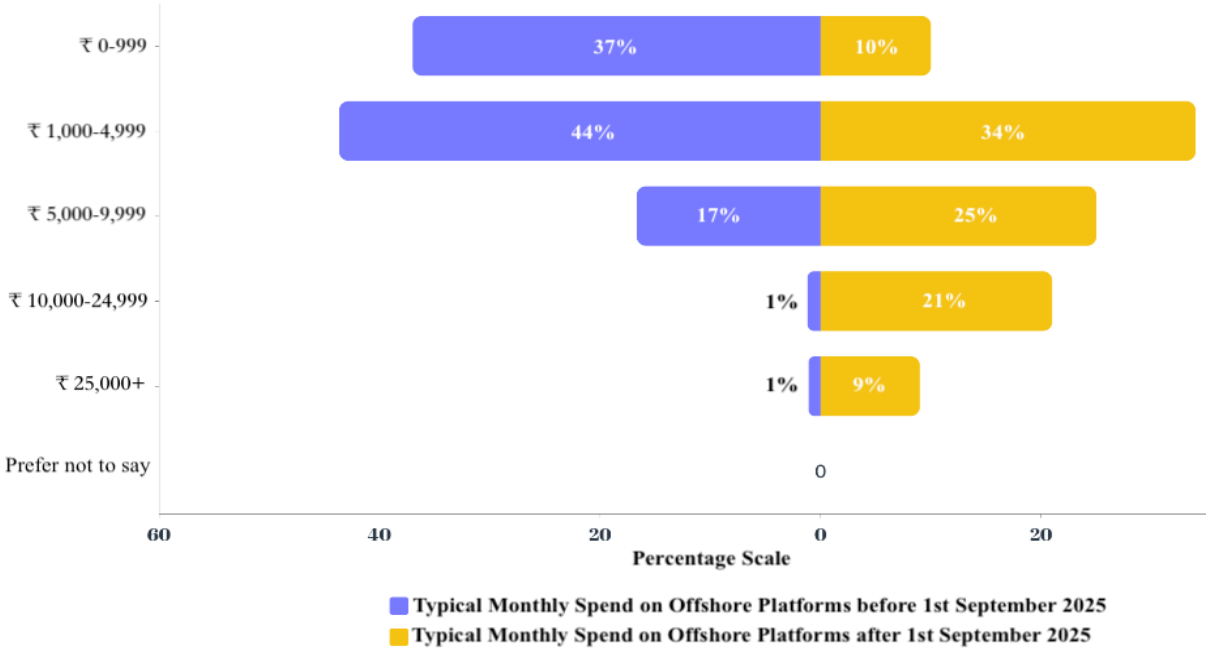
Taken together, the pre-ban evidence indicates that although offshore platforms were already part of the gaming ecosystem, players appeared to allocate a larger share of their gaming expenditure toward regulated domestic platforms, reserving offshore play mainly for lower-to-moderate value activity. 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. Prior to 1 September 2025, offshore platform spending was predominantly concentrated in lower-to-moderate expenditure brackets. Among offshore users in the pre-ban period (n = 678), 37%

reported spending less than ₹1,000 per month and a further 44% spent ₹1,000–4,999. Higher spending levels were relatively uncommon, with only 17% reporting spends of ₹5,000–9,999 and just 2% spending ₹10,000 or more per month. This pattern suggests that, before the ban, offshore platforms were typically used for lower-to-moderate value play rather than as primary spending destinations.

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 to 10%, while 34% report spending ₹1,000–4,999. At the same time, higher spending brackets expand noticeably, 25% of users report monthly spends of ₹5,000–9,999, 21% 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.

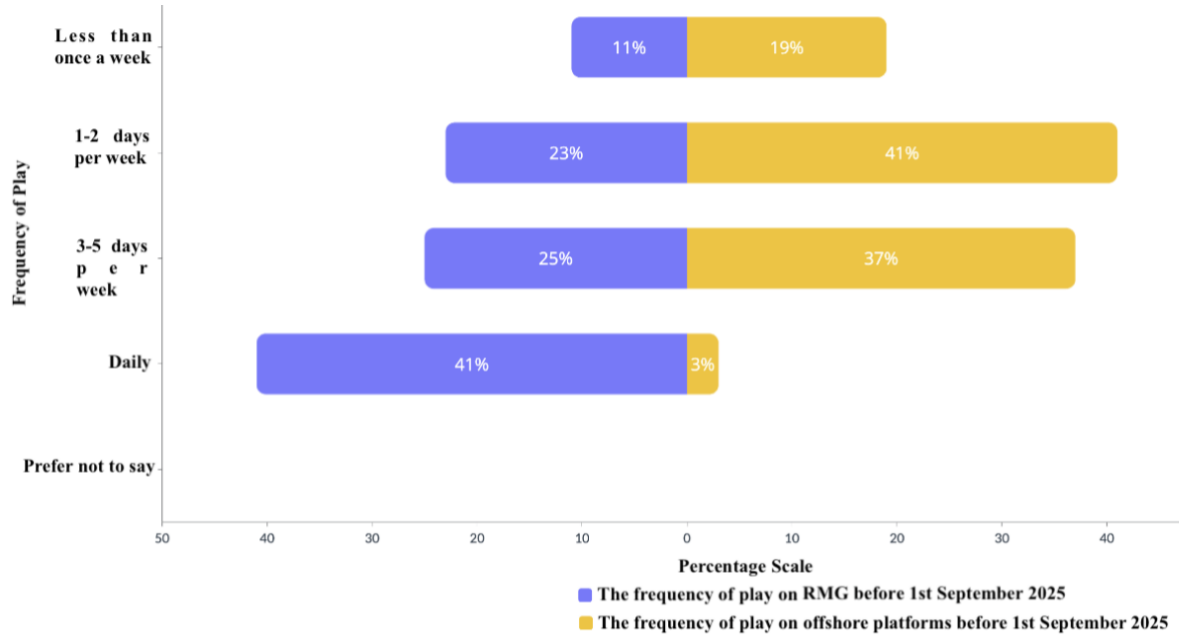
When read alongside the pre-ban consolidated spending pattern, where higher expenditure was more strongly concentrated on domestic RMG platforms, the post-ban offshore data indicate a reallocation of spending intensity rather than the emergence of new spending behaviour. Before the ban, users who participated in offshore gaming largely reserved higher-value play for domestic platforms; after 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 be 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 Play on Domestic and Offshore Platforms before 1st September 2025

Figure 8 illustrates the frequency of play on domestic real-money gaming (RMG) platforms and offshore platforms in the pre-ban period, with the detailed frequency distribution provided in Annexure 5. Prior to 1 September 2025, domestic RMG platforms accounted for more regular and habitual engagement, with a large share of respondents reporting daily play (41%) and a further concentration in the 3–5 days per week category (25%). In contrast, offshore platform usage in the pre-ban period was comparatively less frequent, with most users reporting engagement on a weekly basis, primarily 1–2 days per week (41%) or 3–5 days per week (37%) and only a small proportion indicating daily offshore play (3%).

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



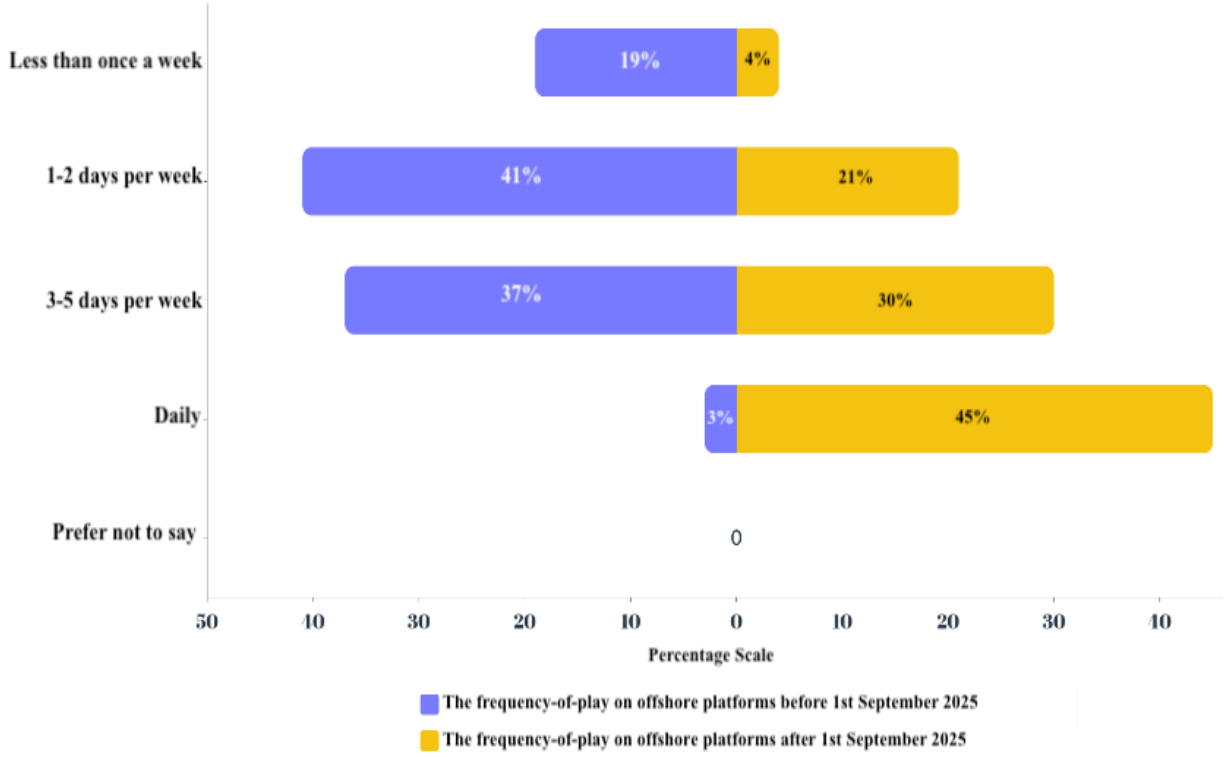
Source: Authors' analysis

This pattern suggests that, before the ban, offshore platforms were already part of users' gaming behaviour but were typically used as a supplementary option alongside domestic platforms, rather than as the primary channel for regular play. The clear difference in frequency profiles indicates that domestic RMG platforms were more embedded in routine gaming habits, while offshore platforms occupied a secondary role in gamers' overall gaming activity before 1st September 2025.

2.3.2 Frequency of offshore platform usage before and after 1st September 2025

Figure 9 summarises how frequently respondents reported using offshore platforms before and after 1 September 2025. In the pre-ban period (n = 678), offshore play appears to have been largely moderate in nature. A plurality of users reported playing 1–2 days per week (41%) and 3–5 days per week (37%), while 19% reported using offshore platforms less than once a week. Only a small fraction, 3%, reported daily offshore play. The detailed tabulation underlying Figure 9 is provided in the Annexure 6.

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



Source: Authors' analysis

In the post-ban period (n = 830), the distribution shifts noticeably toward higher-frequency offshore engagement. Daily offshore play rises to 45%, while the share reporting less than once a week declines to 4%. The mid-frequency categories reduce in relative terms, 1–2 days per week declines to 21% and 3–5 days per week to 30%, indicating a consolidation toward more regular, and in many cases daily, usage of offshore platforms.

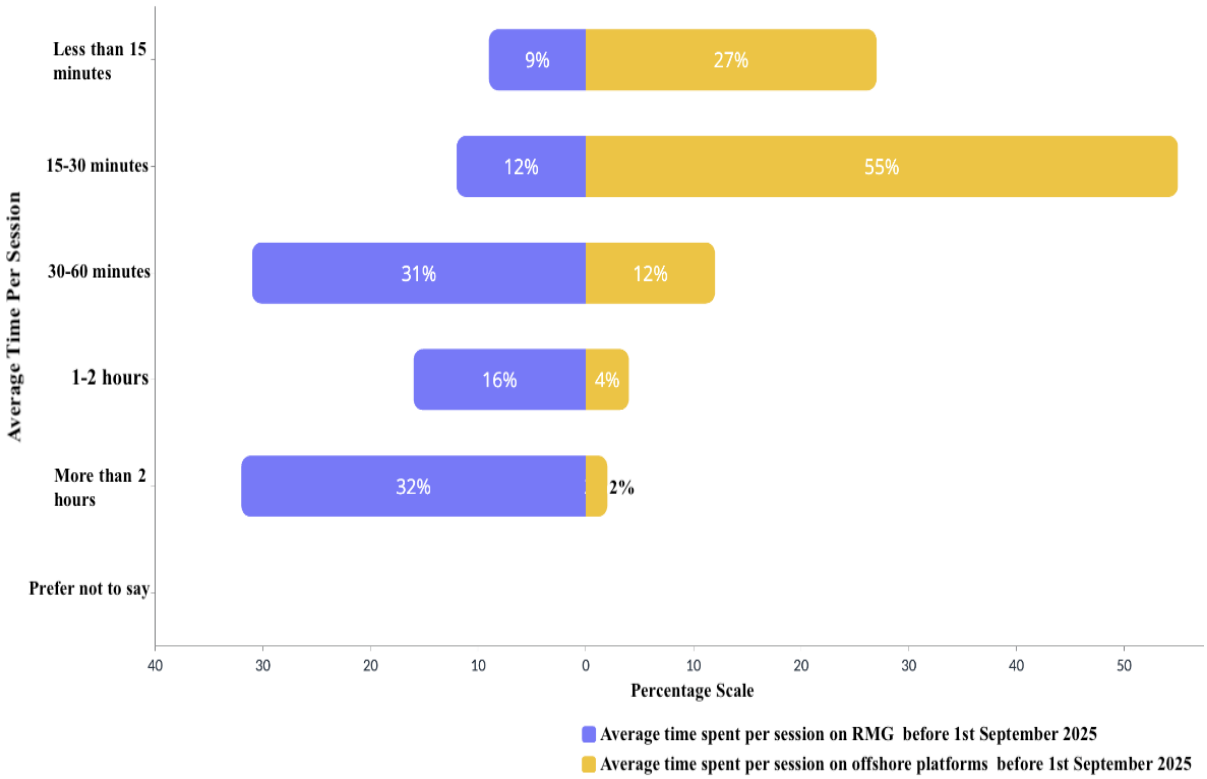
When read alongside the pre-ban play-frequency pattern, where higher-frequency and daily engagement was more strongly concentrated on domestic real-money gaming platforms, the post-ban offshore data indicate a reallocation of play intensity rather than the emergence of entirely new usage behaviour. Before the ban, offshore platforms were typically used

moderately, while more regular play was more closely associated with 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.

2.3.3 Average Duration of a Gaming Session

Figure 10 compares the average duration of gaming sessions on domestic real-money gaming (RMG) platforms and offshore platforms prior to 1 September 2025. The pre-ban pattern indicates clear differences in how users allocated their time across the two types of platforms. Domestic RMG 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 the Annexure 7.

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

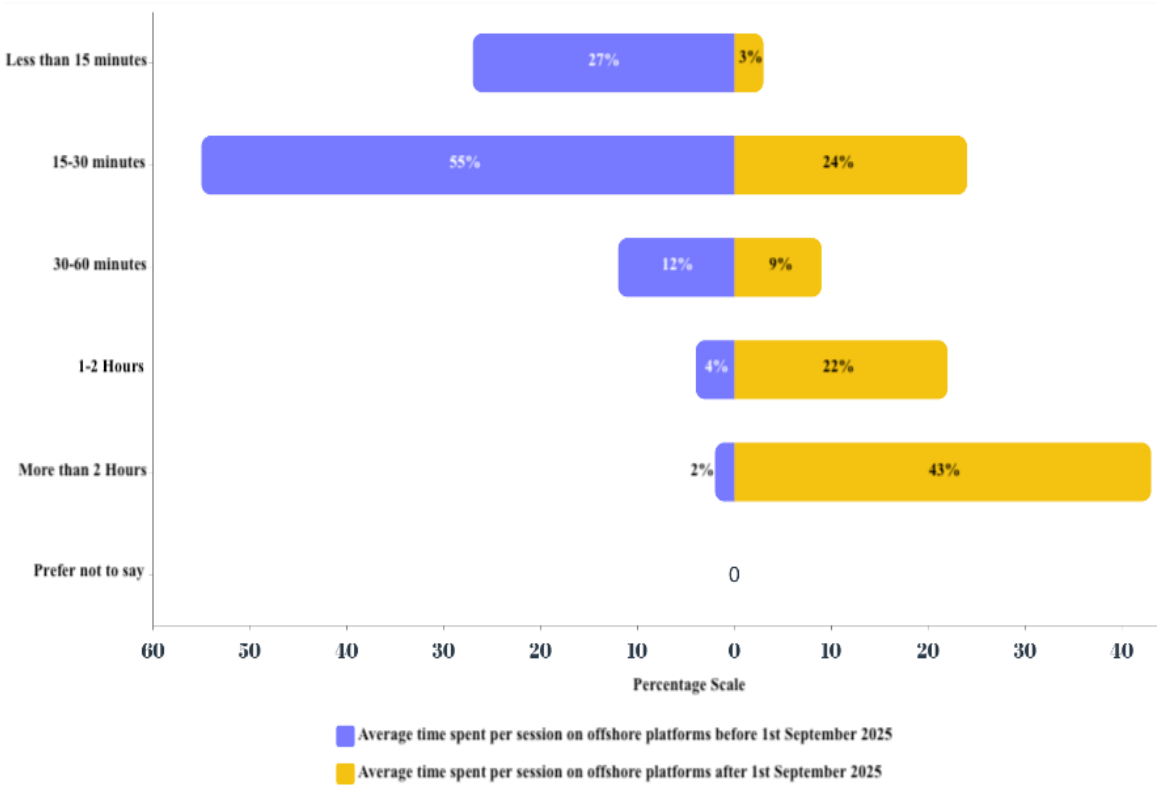


Source: Authors' analysis

Before the ban, a majority of offshore gaming sessions were brief. More than half of offshore users (55%) reported sessions lasting 15–30 minutes, and a further 27% reported sessions of less than 15 minutes. Only 12% reported sessions of 30–60 minutes, while longer sessions were relatively rare, with just 4% spending 1–2 hours and 2% spending more than two hours per session. This suggests that, in the pre-ban period, offshore platforms were largely used for short, low-commitment play.

However, figure 11 (detailed breakdown in annexure 8) illustrate clear changes in the average duration of gaming sessions on offshore platforms before and after 1 September 2025. In the pre-ban period (n = 678), offshore gaming sessions were generally shorter in duration. A majority of users reported spending limited time per session, 27% played for less than 15 minutes, while 55% reported sessions lasting 15–30 minutes. Longer sessions were relatively uncommon, with only 12% spending 30–60 minutes, 4% spending 1–2 hours, and just 2% reporting sessions exceeding two hours.

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



Source: Authors' analysis

In contrast, the post-ban period (n = 830) shows a shift toward longer session durations on offshore platforms. Short sessions declined, with only 3% of users reporting play of less than 15 minutes and 24% spending 15–30 minutes per session. At the same time, longer durations became more prevalent. The share of users spending 1–2 hours per session increased to 22%, while those reporting sessions exceeding two hours rose to 43%, compared to just 2% in the pre-ban period.

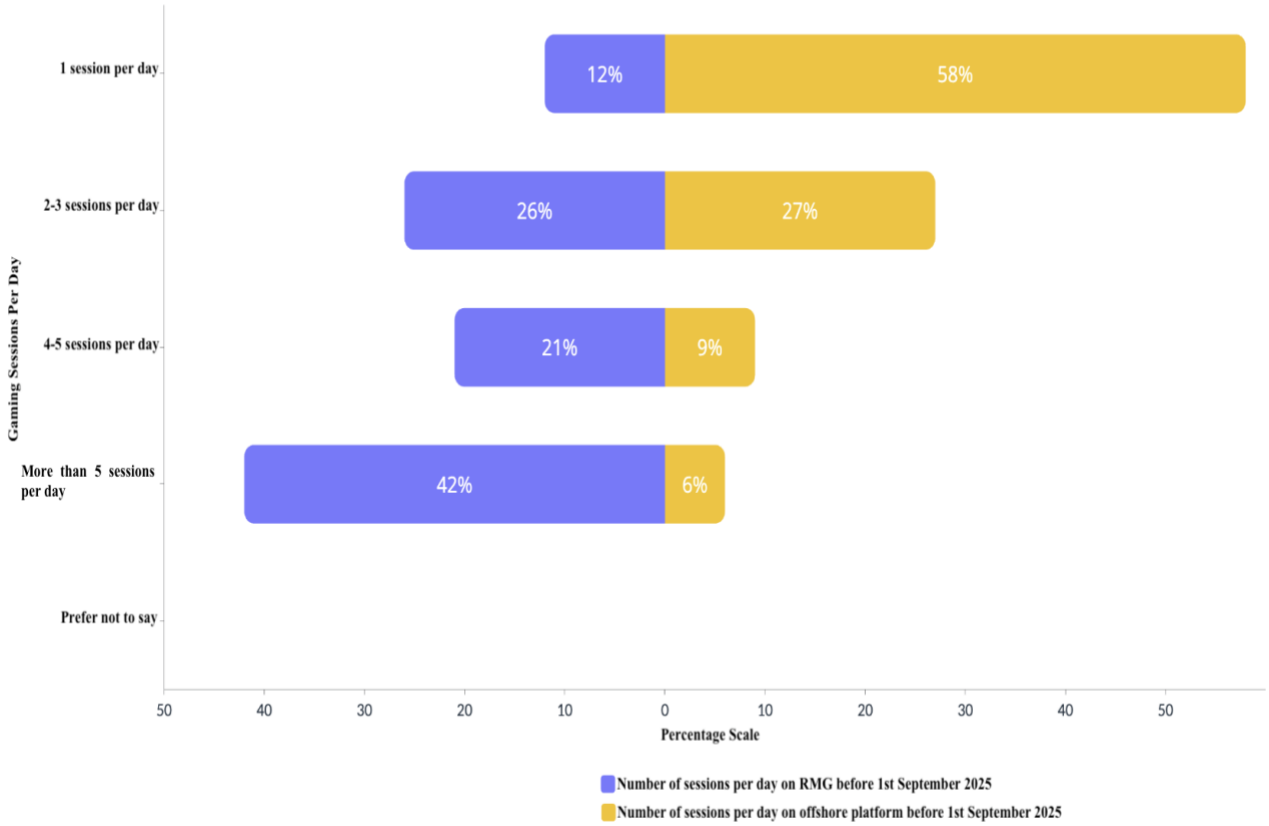
When read alongside the pre-ban session-duration pattern, where longer and more sustained play was more strongly concentrated on domestic real-money gaming platforms, the post-ban offshore data indicate a reallocation of engagement intensity rather than the emergence of entirely new usage behaviour. 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.

2.3.4 Gaming Session Per Day

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

Before the ban, domestic RMG platforms were more strongly associated with higher-frequency play. A substantial proportion of respondents reported engaging in multiple daily sessions on domestic platforms, with 42% playing more than five sessions per day and a further 21% reporting four to five sessions daily. In contrast, offshore platform usage in the same period was more heavily concentrated in lower-frequency engagement. The majority of offshore users reported one session per day (58%) or two to three sessions per day (27%), while only a small share engaged in very high-frequency play of more than five sessions per day (6%).

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

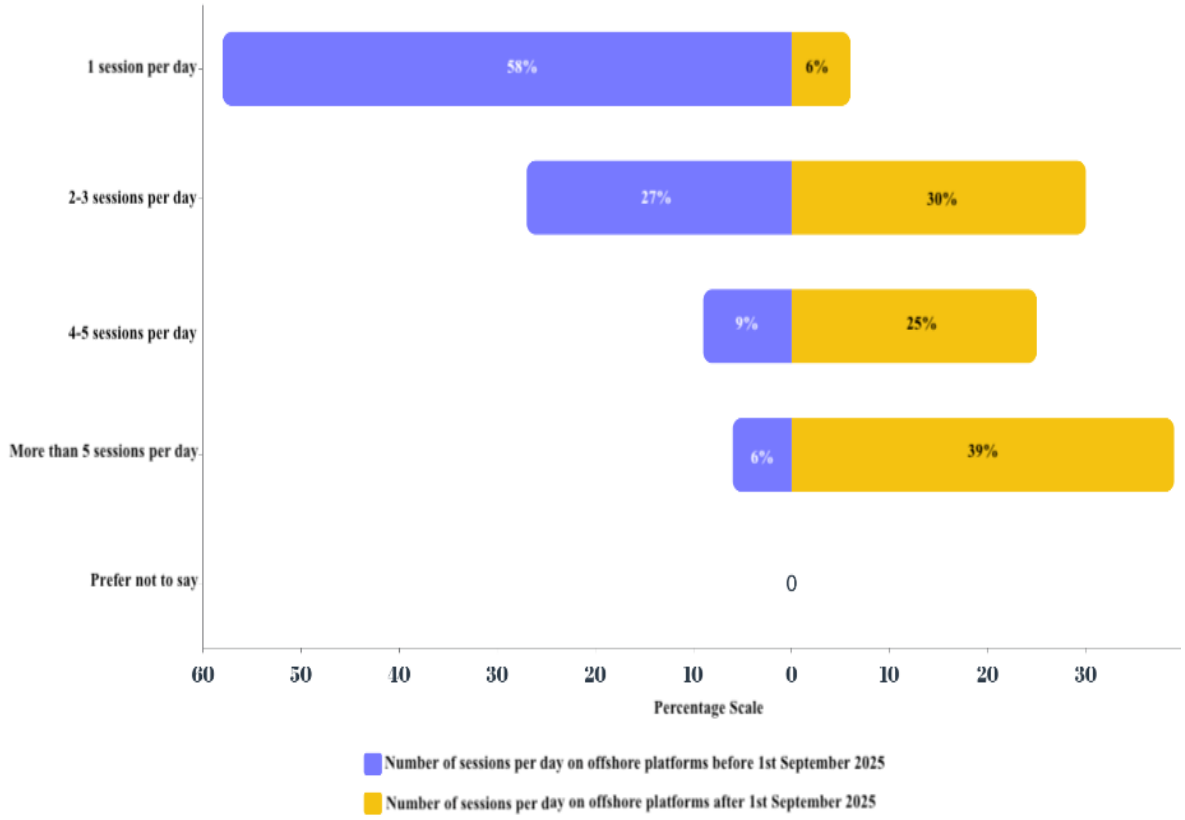


Source: Authors' analysis

So, the pre-ban pattern suggests that while offshore platforms were already part of users' gaming activity, they tended to function as a secondary or supplementary option, characterised by fewer daily sessions. More intensive, repeated daily engagement was predominantly concentrated on domestic RMG 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 1 September 2025. In the pre-ban period, offshore platform usage was largely characterised by lower session intensity. A majority of offshore users reported limited engagement, with most respondents indicating one session per day or occasional use, while higher-frequency play (four or more sessions per day) remained relatively uncommon.

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



Source: Authors' analysis

In the post-ban period, the distribution shifts toward higher session intensity on offshore platforms. The share of users reporting multiple daily sessions increases notably, particularly in the categories of two–three sessions per day and more than five sessions per day. At the same time, the proportion of users engaging in only a single daily session declines considerably, indicating a move away from low-intensity use.

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, 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.

So, 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 of higher engagement, 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 indicates that respondents generally perceive offshore platforms as convenient and straightforward for conducting financial transactions. Across the sample, depositing funds and receiving payouts are widely viewed as smooth processes. So, offshore platforms are perceived as offering a relatively frictionless transactional experience. Importantly, this perception of convenience does not appear to be a new development associated with the prohibition of domestic real-money gaming. Rather, offshore platforms have historically been viewed by users as easy to access and operate, particularly with respect to payments and withdrawals. The findings therefore suggest continuity in user perceptions of transactional ease, irrespective of the ban, rather than evidence of any additional lowering of barriers during the post-ban period.

Before the ban, user engagement with offshore platforms was clearly concentrated around a small set of well-known and high-visibility options. Crash-style games such as Aviator and Chicken Road Game emerged as the most prominent platforms, indicating a strong preference for fast-paced, high-intensity formats. Alongside these, established betting and exchange-style platforms such as Stake**,** Reddybook.club, and Win Fix by Vikrant Exchange also featured prominently, suggesting a diversified offshore ecosystem catering to different gaming preferences. In contrast, more globally recognised betting brands such as Parimatch**,** RajaBets**,** 4RABet, and 1xBET/1xBAT appeared to have relatively lower prominence in users' pre-ban choices. Overall, the pre-ban landscape reflects an offshore market dominated by crash games

and a few mid-tier platforms, highlighting the appeal of simple, high-engagement formats over traditional betting sites.

After the ban, the offshore platform landscape continues to be led by Aviator (Crash Game)**,** which remains the most prominent choice among users, underscoring the sustained appeal of crash-style formats even in the post-ban environment. Chicken Road Game also retains a strong position, reinforcing the dominance of fast-paced, high-frequency games in shaping offshore user preferences. Alongside these, mainstream international betting platforms such as Stake appear more visible in the post-ban responses, which may reflect a mix of factors including increased platform discoverability and promotional visibility (including possible "shadow" advertising) in the absence of domestic options. Platforms like RajaBets and 1xBET/1xBAT also feature more visibly in the post-ban period, suggesting that users are increasingly exploring a wider range of offshore options once domestic alternatives are restricted. In contrast, platforms such as Parimatch**,** Reddybook.club**,** Win Fix by Vikrant Exchange, and 4RABet appear to occupy relatively lower positions, pointing to a post-ban consolidation around a few highly popular platforms rather than a uniformly distributed shift across all offshore operators.

Before the ban, access to offshore platforms was already shaped largely by informal and network-based channels. Friend referral codes and messaging groups on platforms such as Telegram and WhatsApp featured prominently, indicating that offshore usage was often introduced through personal connections and peer communities. Social media promotions, influencer or affiliate links, and search-based discovery were also visible, suggesting that offshore platforms benefited from a mix of informal sharing and broader online visibility in the pre-ban environment. Direct access via platform websites or apps existed, but it appeared less central relative to network-driven pathways.

In the post-ban period, these patterns persist but with notable shifts in relative emphasis. Messaging groups and peer networks continue to play a significant role, reflecting their established importance rather than a newly emerging channel. However, their continued prominence in the post-ban period suggests that closed and community-based routes have remained resilient as mechanisms for sharing information, links, and updates on offshore platforms. At the same time, direct access through platform websites or apps becomes more pronounced. This includes users bookmarking offshore sites, repeatedly accessing known URLs, or installing platform-linked web apps, indicating a more intentional and repeat-oriented mode of access. This pattern may reflect users actively seeking out familiar offshore platforms after the restriction of domestic options, though it may also be influenced by sustained marketing, brand recall, and continued online visibility of certain offshore operators.

Friend referrals remain an important access pathway in the post-ban period, underscoring the continued role of trusted personal networks in facilitating platform migration and reducing perceived risks associated with offshore use. With respect to social media advertising, influencer promotions, and search-engine discovery, the data suggest a relative decline in their reported importance compared to messaging-based and direct access routes. However, this should be interpreted cautiously. The reduced prominence in reported pathways does not imply the absence of advertising or promotional activity; rather, it may reflect how users recall and categorise their primary mode of access. Our previous research has documented substantial online visibility and advertising by major offshore platforms, and such exposure may continue to shape awareness indirectly, even when users ultimately access platforms through direct or network-mediated routes[6].

The post-ban access landscape appears to be characterised less by the emergence of entirely new discovery mechanisms and more by a consolidation around familiar, trusted, and repeatable pathways. Users appear to rely increasingly on established networks and direct access points to sustain offshore engagement, while broader promotional channels may continue to operate in the background by reinforcing platform visibility and recall. Differentiating access behaviours between long-standing offshore users and first-time post-ban adopters remains an important area for future research, and will be examined in subsequent phases of this study.

[6] 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

3 Key payment methods for offshore

Payment behaviour on offshore platforms is predominantly routed through familiar domestic digital payment instruments rather than specialised or overtly cross-border mechanisms. Respondents most commonly report using UPI-based payments, followed by direct bank transfers via IMPS, NEFT, RTGS, or net-banking. In addition to these widely used methods, a smaller share of respondents report using wallet-based payments or prepaid vouchers and gift cards. These channels suggest some diversification in payment choices, potentially reflecting preferences related to convenience, accessibility, or transaction flow. By contrast, the use of international cards, crypto-based payments, or other explicitly cross-border instruments appears limited within the sample.

4 Reasons for Continued Use of Offshore Platforms After the Ban

Reported reasons for continued offshore platform use cluster around both "push" and "pull" factors. A prominent push factor is the perceived absence of accessible domestic alternatives for continuing money-based play. On the pull side, respondents commonly cite ease of access and convenience, indicating that practical barriers to continued use remain limited.

Social dynamics also feature strongly, many respondents note that peers and friends continue to use these platforms, pointing to the role of informal networks in sustaining participation. Users also report that rewards, bonuses, and promotions are attractive features of offshore platforms, an incentive structure that may reinforce continued engagement, whether or not it has changed over time. A smaller set of respondents cite familiarity and habit as reasons for staying on these platforms.

5 Conclusion

The Tamil Nadu findings indicate that offshore platforms were already a familiar and widely used part of the gaming ecosystem among surveyed real-money gaming (RMG) users before the PROG Act. Pre-ban, many respondents reported using offshore platforms alongside domestic RMG, but higher-intensity behaviour, higher spending brackets, more frequent play, longer sessions, and multiple daily sessions, was more strongly concentrated on domestic platforms. In that sense, offshore platforms appear to have functioned largely as secondary options for many users, with comparatively lower-to-moderate value and lower-intensity engagement.

Following the prohibition of domestic real-money gaming in India, the dataset suggests a clear behavioural reconfiguration in where this cohort continues money-based gaming. Offshore usage becomes more prevalent within the sample, and the offshore profile increasingly reflects higher spending intensity, more frequent engagement, longer session durations, and higher session counts per day, patterns that, pre-ban, were more visible on domestic platforms. So, the results suggest that users appear to be reallocating time, money, and attention from domestic platforms toward offshore counterparts, and that offshore engagement is consolidating around repeatable access routes and frictionless transactional experiences.

At the same time, these patterns should be interpreted as a shift in platform allocation rather than evidence of a definitive increase in total gaming activity. The analysis does not establish whether respondents' overall time or expenditure on money-based gaming has grown; it indicates that the locus of engagement among pre-ban domestic RMG users appears to have moved toward offshore platforms in the post-PROG environment, primarily in the context of domestic unavailability. This reallocation dynamic is important from a consumer-protection perspective, as it implies that a substantial share of continuing activity is occurring on platforms outside domestic coverage, where user safeguards, grievance mechanisms, and accountability structures may be limited.

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ANNEXUR

Annexure 1: Detailed Demographic Profile of Respondents

Gender	Frequency	%
Male	950	95
Female	50	5
Total	**1000**	**100**
Age Group	**Freq**	**%**
18–24	101	10
25–34	573	57
35–44	160	16
45–54	109	11
55+	57	6
Total	**1000**	**100**
Occupation	**Frequency**	**%**
Student	73	7
Salaried	728	73
Self-employed	164	16
Homemaker	10	1
Unemployed/Other	25	3
Total	**1000**	**100**
Income	**Frequency**	**%**
< ₹50,000	31	3
₹50,000–99,999	199	20
₹1,00,000–1,99,999	602	60
₹2,00,000+	156	16
Prefer not to say	12	1
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	117	11.7
Players who used offshore platforms before the ban and continued to do so after the ban	561	56.1
Players who did not use offshore platforms before the ban but began using them after the ban	269	26.9
Players who did not use offshore platforms before the ban and continued not to use them after the ban	54	5.4

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	162	16	₹0–999	258	37
₹1,000–4,999	332	33	₹1,000–4,999	296	44
₹5,000–9,999	256	26	₹5,000–9,999	113	17
₹10,000–24,999	145	15	₹10,000–24,999	8	1
₹25,000+	105	11	₹25,000+	3	1
Prefer not to say	0	0	Prefer not to say	0	0
Total	**1000**	**100**	**Total**	**678**	**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	258	37	₹0–999	86	10
₹1,000–4,999	296	44	₹1,000–4,999	285	34
₹5,000–9,999	113	17	₹5,000–9,999	210	25
₹10,000–24,999	8	1	₹10,000–24,999	172	21
₹25,000+	3	1	₹25,000+	77	9
Prefer not to say	0	0	Prefer not to say	0	0
Total	**678**	**100**	**Total**	**830**	**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	114	11	Less than once a week	127	19
1–2 days per week	226	23	1–2 days per week	279	41
3–5 days per week	254	25	3–5 days per week	251	37
Daily	406	41	Daily	21	3
Prefer not to say	0	0	Prefer not to say	0	0
Total	**1000**	**100**	**Total**	**678**	**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	127	19	Less than once a week	35	4
1–2 days per week	279	41	1–2 days per week	174	21
3–5 days per week	251	37	3–5 days per week	248	30
Daily	21	3	Daily	373	45
Prefer not to say	0	0	Prefer not to say	0	0
Total	**678**	**100**	**Total**	**830**	**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 RMG before 1 September 2025		
	Frequency	**%**		**Frequency**	**%**
Less than 15 minutes	91	9	Less than 15 minutes	186	27
15–30 minutes	123	12	15–30 minutes	375	55
30–60 minutes	313	31	30–60 minutes	80	12
1–2 hours	155	16	1–2 hours	24	4
More than 2 hours	318	32	More than 2 hours	13	2
Prefer not to say	0	0	Prefer not to say	0	0
Total	**1000**	**100**	**Total**	**678**	**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	186	27	Less than 15 minutes	21	3
15–30 minutes	375	55	15–30 minutes	200	24
30–60 minutes	80	12	30–60 minutes	74	9
1–2 hours	24	4	1–2 hours	180	22
More than 2 hours	13	2	More than 2 hours	355	43
Prefer not to say	0	0	Prefer not to say	0	0
Total	**678**	**100**	**Total**	**830**	**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	117	12	1 session per day	393	58
2–3 sessions per day	257	26	2–3 sessions per day	185	27
4–5 sessions per day	207	21	4–5 sessions per day	59	9
More than 5 sessions per day	419	42	More than 5 sessions per day	41	6
Prefer not to say	0	0	Prefer not to say	0	0
Total	**1000**	**100**	**Total**	**678**	**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	393	58	1 session per day	47	6
2–3 sessions per day	185	27	2–3 sessions per day	247	30
4–5 sessions per day	59	9	4–5 sessions per day	211	25
More than 5 sessions per day	41	6	More than 5 sessions per day	325	39
Prefer not to say	0	0	Prefer not to say	0	0

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