**RETAIL PAYMENTS STATISTICS ON NPCI PLATFORMS**

| Sr. No. | NPCI Operated Systems | FY22-23 Q1 | | FY22-23 Q2 | | FY22-23 Q3 | | FY22-23 Q4 | | F.Y-2022-23 | | F.Y-2023-24 Q1 | | F.Y-2023-24 Q2 | | F.Y-2023-24 Q3 | | F.Y-2023-24 Q4 | | Apr-24 | | May-24 | | Jun-24 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Financial Txns: | Volume (in Mn) | Value (in Bn) | Volume (in Mn) | Value (in Bn) | Volume (in Mn) | Value (in Bn) | Volume (in Mn) | Value (in Bn) | Volume (in Mn) | Value (in Bn) | Volume (in Mn) | Value (in Bn) | Volume (in Mn) | Value (in Bn) | Volume (in Mn) | Value (in Bn) | Volume (in Mn) | Value (in Bn) | Volume (in Mn) | Value (in Bn) | Volume (in Mn) | Value (in Bn) | Volume (in Mn) | Value (in Bn) |
| 1 | **NFS - National Financial Switch** | 1,013.77 | 4,239.74 | 1,000.45 | 4,063.90 | 1,015.52 | 4,202.80 | 988.44 | 4,117.75 | 4,018.19 | 16,624.19 | 998.15 | 4,257.62 | 976.73 | 4,033.83 | 985.76 | 4,168.78 | 948.42 | 4,057.46 | 313.25 | 1,375.16 | 308.23 | 1,341.84 | 303.05 | 1,312.91 |
| 1.1 | *NFS - ATM Cash Withdrawal ** | 1,013.19 | 4,233.88 | 999.80 | 4,057.70 | 1,014.72 | 4,195.28 | 987.38 | 4,108.43 | 4,015.09 | 16,595.29 | 997.00 | 4,247.49 | 975.46 | 4,023.04 | 984.39 | 4,156.69 | 947.02 | 4,044.76 | 312.76 | 1,370.77 | 307.71 | 1,337.36 | 302.55 | 1,308.63 |
| | ***ATM*** | 965.58 | 4,057.28 | 952.91 | 3,892.09 | 968.19 | 4,025.49 | 943.28 | 3,942.45 | 3,829.97 | 15,917.31 | 950.72 | 4,072.22 | 930.43 | 3,862.89 | 939.12 | 3,989.80 | 904.30 | 3,881.44 | 300.03 | 1,323.10 | 295.93 | 1,295.08 | 290.88 | 1,267.91 |
| | ***Micro-ATM (card+PIN)*** | 47.61 | 176.60 | 46.89 | 165.61 | 46.52 | 169.79 | 44.10 | 165.98 | 185.12 | 677.98 | 46.28 | 175.27 | 45.04 | 160.15 | 45.27 | 166.90 | 42.72 | 163.33 | 12.73 | 47.67 | 11.78 | 42.28 | 11.67 | 40.72 |
| 1.2 | *NFS - Cash deposit transactions* | 0.58 | 5.86 | 0.66 | 6.20 | 0.80 | 7.53 | 1.06 | 9.31 | 3.10 | 28.90 | 1.15 | 10.13 | 1.27 | 10.79 | 1.37 | 12.09 | 1.41 | 12.70 | 0.49 | 4.39 | 0.52 | 4.48 | 0.49 | 4.28 |
| | ***ATM*** | 0.58 | 5.86 | 0.66 | 6.20 | 0.80 | 7.53 | 1.06 | 9.31 | 3.10 | 28.90 | 1.15 | 10.13 | 1.27 | 10.79 | 1.37 | 12.09 | 1.41 | 12.70 | 0.49 | 4.39 | 0.52 | 4.48 | 0.49 | 4.28 |
| | ***Micro-ATM (card+PIN)*** | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2 | **NACH- National Automated Clearing House** | **1,228.71** | **6,715.88** | **1,233.52** | **7,053.53** | **1,191.45** | **8,135.78** | **1,405.74** | **8,787.99** | **5,059.43** | **30,693.18** | 1,214.14 | 7,992.75 | **1,499.13** | **8,345.38** | 1,464.64 | 9,284.44 | **1,675.74** | **10,321.81** | **499.38** | **3169.01** | **490.93** | **3362.07** | **578.51** | **3283.20** |
| 2.1 | ***APBS Credit (Disbursement based on UIDAI No.)*** | 460.98 | 751.42 | 359.28 | 349.80 | 406.70 | 555.92 | 556.43 | 818.24 | 1,783.40 | 2,475.38 | 478.11 | 769.42 | 645.58 | 834.05 | 654.73 | 943.15 | 809.91 | 1,358.92 | 253.53 | 369.59 | 229.55 | 374.99 | 292.94 | 436.76 |
| 2.2 | ***ACH Debit*** | 306.30 | 2,867.14 | 327.85 | 3,072.42 | 350.27 | 3,313.47 | 365.85 | 3,549.16 | 1,350.26 | 12,802.19 | 382.82 | 3,730.20 | 407.31 | 4,028.64 | 412.84 | 4,319.24 | 390.48 | 4,449.10 | 149.44 | 1582.23 | 153.92 | 1663.05 | 154.46 | 1707.56 |
| 2.3 | ***ACH Credit*** | 461.44 | 3,097.32 | 546.39 | 3,631.31 | 434.48 | 4,266.39 | 483.46 | 4,420.59 | 1,925.77 | 15,415.61 | 353.20 | 3,493.13 | 446.25 | 3,482.69 | 397.07 | 4,022.05 | 475.36 | 4,513.79 | 96.41 | 1217.18 | 107.46 | 1324.04 | 131.11 | 1138.88 |
| 2.4 | ***NACH Credit*** | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | | | | | |
| 2.5 | ***NACH Debit*** | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | | | | | |
| 3 | **CTS Cheque Clearing (Processed Volume)** | 178.24 | 18,554.31 | 176.15 | 17,179.76 | 176.37 | 17,561.94 | 176.95 | 18,374.38 | 707.70 | 71,670.40 | 166.68 | 18,467.68 | 165.92 | 17,556.53 | 163.27 | 17,362.92 | 167.44 | 18,750.28 | 52.58 | 6678.29 | 52.44 | 6115.18 | 48.44 | 5538.34 |
| 4 | **IMPS** | 1,412.14 | 13,407.74 | 1,390.43 | 13,455.87 | 1,431.77 | 14,073.13 | 1,419.38 | 14,924.74 | 5,653.72 | 55,861.47 | 1,451.61 | 15,279.07 | 1,451.77 | 15,340.96 | 1,464.06 | 16,433.66 | 1,624.06 | 17,691.08 | 550.36 | 5,922.79 | 557.70 | 6,061.67 | 516.75 | 5,777.94 |
| 5 | **RuPay Card usage at (POS)** | 236.80 | 431.59 | 219.54 | 399.84 | 211.71 | 416.32 | 192.13 | 384.98 | 860.19 | 1,632.73 | 186.61 | 395.07 | 175.94 | 372.51 | 171.15 | 400.89 | 160.99 | 383.15 | 53.60 | 137.20 | 53.91 | 138.75 | 52.51 | 129.82 |
| 6 | **RuPay Card usage at (eCom)** | 121.27 | 196.33 | 104.99 | 213.95 | 93.93 | 203.84 | 82.64 | 199.00 | 402.82 | 813.12 | 72.86 | 187.05 | 68.42 | 202.99 | 66.35 | 243.84 | 65.44 | 263.65 | 21.38 | 87.77 | 21.60 | 97.29 | 19.84 | 91.64 |
| 7 | **AEPS (Inter Bank) Txn over Micro ATM (e.g. Cash withdrawal/ Cash Deposit)** | **330.29** | **913.31** | **318.79** | **840.51** | **308.54** | **831.43** | **300.58** | **832.39** | **1,258.20** | **3,417.63** | 297.39 | 842.13 | **317.25** | **829.56** | **304.93** | **807.75** | **277.48** | **730.60** | **94.20** | **251.72** | **90.17** | **234.17** | **99.77** | **251.22** |
| | ***Cash Deposit*** | 0.16 | 0.56 | 0.17 | 0.57 | 0.14 | 0.49 | 0.16 | 0.55 | 0.64 | 2.18 | 0.17 | 0.58 | 0.34 | 1.28 | 0.46 | 1.79 | 0.54 | 2.16 | 0.21 | 0.87 | 0.23 | 0.90 | 0.25 | 0.99 |
| | ***Cash Withdrawal*** | 322.50 | 889.69 | 312.92 | 822.40 | 303.54 | 814.87 | 296.55 | 817.01 | 1,235.51 | 3,343.98 | 292.42 | 824.47 | 312.57 | 814.50 | 299.56 | 789.42 | 271.15 | 711.97 | 91.91 | 245.02 | 87.98 | 228.04 | 97.38 | 244.26 |
| | ***Others - Funds Transfer, Bhim Aadhaar Pay*** | 7.62 | 23.05 | 5.70 | 17.54 | 4.86 | 16.06 | 3.86 | 14.83 | 22.05 | 71.48 | 4.80 | 17.08 | 4.34 | 13.78 | 4.91 | 16.54 | 5.81 | 16.45 | 2.08 | 5.82 | 1.96 | 5.23 | 2.14 | 5.97 |
| 8 | **BBPS (Bill Payment passing through BBPCU)** | 238.31 | 403.02 | 262.32 | 487.53 | 288.41 | 499.16 | 307.90 | 516.36 | 1,096.94 | 1,906.07 | 306.84 | 586.03 | 323.41 | 709.12 | 367.08 | 837.91 | 389.83 | 936.27 | 143.59 | 355.22 | 155.79 | 429.93 | 157.44 | 448.30 |
| 9 | **UPI - Unified Payments Interface** | **17,401.00** | **30,392.09** | **19,648.83** | **32,522.23** | **22,444.36** | **36,842.31** | **24,256.95** | **39,450.16** | **83,751.14** | **1,39,206.78** | **27,648.39** | **43,716.17** | **31,106.31** | **46,893.15** | **34,664.30** | **52,784.58** | **37,745.70** | **56,473.07** | **13,303.99** | **19,644.65** | **14,035.84** | **20,449.37** | **13,885.14** | **20,070.81** |
| 9.1 | ***BHIM*** | 74.57 | 254.04 | 74.17 | 239.41 | 75.50 | 250.13 | 71.37 | 227.67 | 295.61 | 971.25 | 69.28 | 217.97 | 72.91 | 239.23 | 72.78 | 244.62 | 115.65 | 261.09 | 25.33 | 86.53 | 25.78 | 8,307.54 | 25.52 | 82.80 |
| 9.2 | ***USSD 2.0*** | 0.28 | 0.38 | 0.47 | 0.52 | 0.50 | 0.55 | 0.48 | 0.54 | 1.73 | 1.99 | 0.56 | 0.70 | 0.79 | 1.21 | 0.74 | 1.01 | 0.53 | 0.61 | 0.15 | 0.18 | 0.16 | 0.17 | 0.14 | 0.15 |
| 9.3 | ***UPI excluding BHIM & USSD*** | 17,326.15 | 30,137.67 | 19,574.19 | 32,282.29 | 22,368.36 | 36,591.63 | 24,185.09 | 39,221.95 | 83,453.79 | 1,38,233.54 | 27,578.55 | 43,497.50 | 31,032.61 | 46,652.72 | 34,590.78 | 52,538.95 | 37,629.51 | 56,211.36 | 13,278.51 | 19,557.94 | 14,009.90 | 12,141.66 | 13,859.48 | 19,987.86 |
| 10 | **USSD 1.0** | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 | **NETC** | 829.29 | 128.91 | 796.27 | 126.52 | 876.62 | 140.37 | 895.53 | 145.64 | 3,397.70 | 541.44 | 883.73 | 145.86 | 902.01 | 152.46 | 988.45 | 167.03 | 993.53 | 170.81 | 328.10 | 55.92 | 347.36 | 59.08 | 334.41 | 57.80 |
| | **Total Financial Txn (A)** | **22,989.83** | **75,382.92** | **25,151.29** | **76,343.64** | **28,038.68** | **82,907.07** | **30,026.23** | **87,733.39** | **1,06,206.04** | **3,22,367.02** | **33,226.39** | **91,869.44** | **36,986.88** | **94,436.48** | **40,639.99** | **1,02,491.81** | **44,048.63** | **1,09,778.17** | **15,360.42** | **37,677.72** | **16,113.97** | **38,289.36** | **15,995.86** | **36,961.97** |
| | **Non Financial:** | | | | | | | | | | | | | | | | | | | | | | | | |
| | **NPCI Operated Systems** | **FY22-23 Q1** | | **FY22-23 Q2** | | **FY22-23 Q3** | | **FY22-23 Q4** | | **F.Y-2022-23** | | **F.Y-2023-24 Q1** | | **F.Y-2023-24 Q2** | | **F.Y-2023-24 Q3** | | **F.Y-2023-24 Q4** | | **Apr-24** | | **May-24** | | **Jun-24** | |
| | | Volume (in Mn) | Value (in Bn) | Volume (in Mn) | Value (in Bn) | Volume (in Mn) | Value (in Bn) | Volume (in Mn) | Value (in Bn) | Volume (in Mn) | Value (in Bn) | Volume (in Mn) | Value (in Bn) | Volume (in Mn) | Value (in Bn) | Volume (in Mn) | Value (in Bn) | Volume (in Mn) | Value (in Bn) | Volume (in Mn) | Value (in Bn) | Volume (in Mn) | Value (in Bn) | Volume (in Mn) | Value (in Bn) |
| 12 | **NFS Txn over ATM (e.g. Balance inquiery, Pin change, Mini Statement, etc.)** | 194.34 | | 187.89 | | 195.49 | | 187.29 | | 765.01 | | 188.49 | | 187.98 | | 197.18 | | 190.19 | | 66.79 | | 61.23 | | 57.30 | |
| 13 | **AEPS (Inter Bank) Txn over Micro ATM (e.g. Balance inquiry/ Mini statement etc.)** | 348.12 | | 332.20 | | 302.23 | | 302.92 | | 1,285.46 | | 303.71 | | 341.54 | | 336.49 | | 299.63 | | 95.06 | | 91.41 | | 101.45 | |
| 14 | **AEPS (Intra Bank) UIDAI Authentication over Micro ATM** | 546.40 | | 556.31 | | 595.36 | | 617.72 | | 2,315.79 | | 669.10 | | 780.30 | | 779.28 | | 825.73 | | 280.86 | | 280.53 | | 285.13 | |
| 15 | **eKYC Verification (Successful Txn)** | 69.84 | | 86.97 | | 86.80 | | 96.84 | | 340.44 | | 100.70 | | 126.92 | | 118.58 | | 121.45 | | 33.41 | | 36.87 | | 37.05 | |
| 16 | **Demographic Queries(Authenticated UID)** | 12.75 | | 14.43 | | 14.30 | | 15.88 | | 57.35 | | 15.46 | | 21.63 | | 25.28 | | 26.76 | | 7.37 | | 8.35 | | 9.03 | |
| 17 | **AEPS Tokenization** | 31.21 | | 13.76 | | 18.52 | | 13.45 | | 76.94 | | 12.06 | | 16.16 | | 20.38 | | 20.33 | | 4.07 | | 4.74 | | 8.53 | |
| 18 | **BBPS (Bill Fetch)** | 1,367.39 | | 1,555.78 | | 1,630.91 | | 1,547.53 | | 6,101.61 | | 1,735.53 | | 2,008.04 | | 2,596.60 | | 2,719.36 | | 1048.96 | | 1047.51 | | 1069.74 | |
| | **Total Non Financial Txn (B)** | **2,570.04** | | **2,747.33** | | **2,843.60** | | **2,781.63** | - | **10,942.61** | | **3,025.07** | - | **3,482.59** | | **4,073.79** | | **4,203.44** | | **1,536.52** | | **1,530.64** | | **1,568.23** | |
| | | - | | | | | | | | | | | | | | | | | | | | | | | |
| | **Total Financial + Non Financial (A+B)** | **25,559.87** | **75,382.92** | **27,898.63** | **76,343.64** | **30,882.28** | **82,907.07** | **32,807.86** | **87,733.39** | **1,17,148.65** | **3,22,367.02** | **36,251.46** | **91,869.44** | **40,469.47** | **94,436.48** | **44,713.78** | **1,02,491.81** | **48,252.08** | **1,09,778.17** | **16,896.94** | **37,677.72** | **17,644.60** | **38,289.36** | **17,564.08** | **36,961.97** |

* NFS - ATM Cash Withdrawal - includes card+PIN transactions on micro-ATMs and