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		F.Y-2024-25 Q1		F.Y-2024-25 Q2		F.Y-2024-25 Q3		Jan-25		Feb-25		Mar-25	
	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)	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	924.53	4,029.91	897.52	3,809.53	903.17	3,958.73	287.52	1,272.86	267.5	1,203.17	297.41	1,344.89
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	923.02	4,016.76	895.97	3,795.90	901.60	3,944.11	286.96	1,267.89	266.95	1,198.35	296.80	1,339.27
	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	886.84	3,886.09	861.67	3,681.71	868.19	3,829.42	276.81	1,232.30	257.49	1,164.46	286.26	1,301.89
	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	36.18	130.67	34.30	114.20	33.41	114.69	10.15	35.59	9.46	33.89	10.54	37.38
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	1.51	13.15	1.55	13.63	1.57	14.63	0.56	4.97	0.55	4.82	0.61	5.62
	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	1.51	13.15	1.55	13.63	1.57	14.63	0.56	4.97	0.55	4.82	0.61	5.62
	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**	**1,568.82**	**9,814.28**	**1,714.00**	**10,294.55**	**1,812.37**	**11,720.12**	**528.37**	**3968.36**	**633.73**	**3903.64**	**709.27**	**4534.88**
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	776.02	1,181.34	760.70	994.38	872.43	1,602.46	226.32	522.80	310.31	570.97	350.66	668.41
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	457.82	4,952.84	486.09	5,313.45	518.15	5,712.07	171.58	1988.57	170.11	1923.87	172.48	2102.46
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	334.97	3,680.10	467.21	3,986.72	421.80	4,405.59	130.47	1456.99	153.31	1408.8	186.13	1764.01
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	153.46	18,331.81	152.44	17,229.20	152.60	17,497.85	51.66	6,067.56	46.2	5408.34	53.18	6,598.73
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	1,624.81	17,762.40	1,373.56	17,362.97	1,315.90	17,892.58	444.22	6,064.20	404.83	5,630.82	461.64	6,678.13
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	160.02	405.77	167.17	399.11	180.58	431.26	61.19	139.21	55.75	126.11	62.64	143.24
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	62.81	276.70	64.92	331.76	64.04	369.41	19.9	118.07	18.49	109.11	21.07	132.36
7	**AEPS (Inter Bank) Txn over Micro ATM (e.g. Cash withdrawal/ Cash Dep**	**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**	**284.13**	**737.11**	**296.24**	**730.37**	**311.62**	**803.56**	**93.82**	**240.26**	**94.5**	**244.1**	**113.08**	**305.39**
	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	0.69	2.76	1.23	4.56	1.77	7.04	0.7	2.77	0.74	2.95	0.86	3.51
	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	277.26	717.32	289.23	708.22	303.66	776.57	91.51	232.46	92.16	236.05	110.23	295.61
	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	6.18	17.02	5.79	17.58	6.19	19.96	1.61	5.03	1.6	5.1	1.99	6.27
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	456.81	1,233.45	627.35	2,388.96	715.87	3,136.52	246.52	1108.86	234.06	1032.15	260.07	1236.56
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**	**41,224.97**	**60,164.83**	**44,440.35**	**61,890.23**	**48,797.00**	**68,297.09**	**16,996.00**	**23,480.37**	**16,106.19**	**21,964.82**	**18,301.51**	**24,772.22**
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	76.63	8,476.88	84.23	261.18	96.56	281.95	38.97	96.04	42.36	87.31	52.09	98.56
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	0.45	0.49	0.41	0.44	0.48	0.50	0.14	0.14	0.11	0.13	0.13	0.14
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	41,147.89	51,687.46	44,355.70	61,628.61	48,699.97	68,118.68	16,956.89	23,384.19	16,063.72	21,877.38	18,249.29	24,673.51
10	**USSD 1.0**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00											
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	1,009.87	172.80	970.13	168.09	1,085.79	188.27	380.32	66.14	383.90	66.01	379.11	68.00
	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**	**47,470.24**	**1,12,929.05**	**50,703.68**	**1,14,604.77**	**55,338.94**	**1,24,295.40**	**19,109.52**	**42,525.89**	**18,245.15**	**39,688.26**	**20,658.97**	**45,814.40**
	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**		**F.Y-2024-25 Q1**		**F.Y-2024-25 Q2**		**F.Y-2024-25 Q3**		**Jan-25**		**Feb-25**		**Mar-25**	
		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)	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, e**	194.34		187.89		195.49		187.29		765.01		188.49		187.98		197.18		190.19		185.32		173.34		167.16		52.88		48.31		53.32	
13	**AEPS (Inter Bank) Txn over Micro ATM (e.g. Balance inquiry/ Mini stater**	348.12		332.20		302.23		302.92		1,285.46		303.71		341.54		336.49		299.63		287.92		300.08		312.21		95.37		97.21		115.47	
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		846.52		936.25		955.69		320.34		306.76		342.17	
15	**eKYC Verification (Successful Txn)**	69.84		86.97		86.80		96.84		340.44		100.70		126.92		118.58		121.45		107.33		123.73		112.24		40.96		36.69		39.51	
16	**Demographic Queries(Authenticated UID)**	12.75		14.43		14.30		15.88		57.35		15.46		21.63		25.28		26.76		24.76		32.87		35.31		12.67		11.37		13.74	
17	**AEPS Tokenization**	31.21		13.76		18.52		13.45		76.94		12.06		16.16		20.38		20.33		17.33		17.23		23.42		14.81		8.29		7.06	
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		3,166.21		3,751.18		4063.52		1377.77		1323.14		1375.66	
	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**		**4,635.39**		**5,334.68**		**5,669.56**		**1,914.80**		**1,831.77**		**1,946.93**	
				-		-																									
	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**	**52,105.63**	**1,12,929.05**	**56,038.36**	**1,14,604.77**	**61,008.50**	**1,24,295.40**	**21,024.32**	**42,525.89**	**20,076.92**	**39,688.26**	**22,605.90**	**45,814.40**

* NFS - ATM Cash Withdrawal - includes card+PIN transactions on micro-ATMs and does not include Card to Card Fund transfer transactions.