

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		Jul-23		Aug-23		Sep-23		
		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	Financial Txns:																			
	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	325.92	1,350.07	334.82	1,372.92	315.62	1,309.29	
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	325.51	1,346.61	334.40	1,369.29	315.18	1,305.59	
	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	310.30	1,291.86	319.15	1,315.57	300.62	1,253.97	
	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	15.20	54.74	15.25	53.72	14.56	51.62	
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	0.41	3.47	0.42	3.63	0.44	3.70	
	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	0.41	3.47	0.42	3.63	0.44	3.70	
	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	549.43	2,856.88	479.36	2,833.50	470.34	2,654.99	
2.1	APBS Credit (Disbursement based on UIDAI No.)	450.98	751.42	359.28	349.80	406.70	555.92	556.43	818.24	1,783.40	2,475.38	478.11	769.42	284.51	453.33	179.19	201.29	181.87	179.43	
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	132.71	1,302.40	137.42	1,345.43	137.18	1,380.81	
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	132.21	1,101.16	162.75	1,286.77	151.28	1,094.75	
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	55.55	5,873.09	56.54	5,933.23	53.83	5,750.21	
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	489.71	5,123.19	489.16	5,142.80	472.90	5,074.97	
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	59.31	123.30	60.67	129.16	55.38	118.58	
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	23.88	70.13	23.14	66.92	21.52	66.07	
7	AEPS (Inter Bank) Txn over Micro ATM (e.g. Cash withdraw)	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	109.48	294.71	107.08	275.01	100.68	259.84	
	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	0.11	0.43	0.11	0.40	0.12	0.45	
	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	107.89	289.50	105.54	270.23	99.14	254.77	
	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	1.48	4.79	1.43	4.38	1.42	4.62	
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	108.06	236.81	108.35	235.69	107.00	236.62	
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	9,964.61	15,336.45	10,586.02	15,765.37	10,555.69	15,791.33	
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	24.66	82.01	24.35	77.53	23.90	79.68	
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	0.28	0.43	0.26	0.41	0.25	0.37	
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	9,939.67	15,254.01	10,561.40	15,687.43	10,531.53	15,711.28	
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	295.03	49.81	308.04	51.76	298.94	50.89	
	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	11,980.97	31,314.45	12,553.18	31,806.33	12,451.89	31,312.79	
	Non Financial:																			
	NPCI Operated Systems																			
		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 inquiry, Pin change, Mini)	194.34		187.89		195.49		187.29		765.01		188.49		63.95		62.57		61.47		
13	AEPS (Inter Bank) Txn over Micro ATM (e.g. Balance inquir	348.12		332.20		302.23		302.92		1,285.46		303.71		121.31		111.75		108.49		
14	AEPS (Intra Bank) UIDAI Authentication over Micro ATM	546.40		556.31		595.36		617.72		2,315.79		669.10		249.49		270.21		260.60		
15	eKYC Verification (Successful Txn)	69.84		86.97		86.80		96.84		340.44		100.70		40.05		44.33		42.55		
16	Demographic Queries (Authenticated UID)	12.75		14.43		14.30		15.88		57.35		15.46		6.42		7.34		7.87		
17	AEPS Tokenization	31.21		13.76		18.52		13.45		76.94		12.06		5.11		5.32		5.74		
18	BBPS (Bill Fetch)	1,367.39		1,555.78		1,630.91		1,547.53		6,101.61		1,735.53		627.41		680.23		700.4		
	Total Non Financial Txn (B)	2,570.04		2,747.33		2,843.60		2,781.63		10,942.61		3,025.07		1,113.74		1,181.74		1,187.11		
	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	13,094.71	31,314.45	13,734.91	31,806.33	13,639.00	31,312.79	

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