

RETAIL PAYMENTS STATISTICS ON NPCI PLATFORMS

Sr.No.	NPCI Operated Systems	FY22-23 Q1		FY22-23 Q2		FY22-23 Q3		FY22-23 Q4		FY-2022-23		FY-2023-24 Q1		FY-2023-24 Q2		FY-2023-24 Q3		FY-2023-24 Q4		FY-2024-25 Q1		Jul-24		Aug-24		Sep-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)	Volume (in Mn)	Value (in Bn)	Volume (in Mn)
1	NFS - National Financial Switch	1,013.72	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	299.26	1,269.70	304.87	1,293.55	293.39	1,246.28	
1.1	NFS - ATM Cash Withdrawal*	1,013.19	4,239.28	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	298.74	1,265.23	304.34	1,288.95	292.89	1,241.71	
	ATM	965.58	4,057.28	952.91	3,892.09	969.19	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	287.13	1,225.82	297.78	1,250.65	281.76	1,205.24	
	Micro-ATM (card+PIN)	47.63	176.46	46.89	165.81	46.33	169.99	44.10	165.98	18.12	67.798	46.28	175.27	45.04	160.15	45.27	166.90	42.73	163.33	36.38	130.67	11.61	39.42	11.56	38.30	11.13	36.48	
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	0.53	4.47	0.53	4.60	0.5	4.57	
	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	0.53	4.47	0.53	4.60	0.5	4.57	
	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	554.88	3,360.16	593.92	3,558.65	565.2	3,375.74	
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	1,784.40	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	248.14	286.05	278.32	352.83	234.24	355.5	
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	158.81	1,750.14	162.11	1,763.86	165.17	1,799.45	
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	147.93	1,323.97	153.49	1,441.96	165.79	1,220.79	
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	53.10	6,106.85	50.85	5,688.48	48.49	5,433.87	
4	IMPS	1,411.14	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	15,240.96	1,464.06	16,423.66	1,624.06	17,691.08	1,624.81	17,762.40	490.38	5,931.77	453.34	5,778.88	429.84	5,652.33	
5	RuPay Card usage at (POS)	236.80	431.59	219.54	399.84	211.71	416.32	175.94	384.98	860.79	1,632.73	175.94	395.07	171.15	400.89	160.99	383.15	160.02	405.77	54.27	134.18	56.36	137.82	56.55	127.1			
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	22.06	104.80	20.83	102.09	22.03	124.87	
7	AEPS (Inter Bank) Txn over Micro ATM (e.g. Cash withdrawal/ Cash Deposit)	330.29	913.31	318.79	840.51	308.54	832.39	317.25	829.56	3,417.63	277.48	297.39	842.13	317.25	829.56	304.93	807.75	277.48	730.60	284.13	737.11	96.73	242.18	99.64	246.76	99.88	241.43	
	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	0.35	1.33	0.41	1.52	0.47	1.72	
	Cash Withdrawal	327.50	889.69	317.92	822.40	307.34	814.87	316.09	813.01	1,235.51	3,343.98	292.42	824.47	312.57	814.50	299.56	789.42	271.15	711.97	277.26	733.32	94.43	234.98	97.30	239.35	97.51	233.89	
	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	1.95	5.88	1.93	5.89	1.91	5.81	
8	BBPS (Bill Payment passing through BBPCLU)	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	189.52	657.33	216.75	859.76	221.08	871.87	
9	UPI - Unified Payments Interface	17,401.00	30,392.09	19,448.83	32,522.23	22,444.36	36,842.31	24,256.95	39,450.16	83,751.14	1,39,206.78	27,448.39	43,716.17	31,106.31	46,893.15	34,664.30	52,784.58	37,745.07	56,473.07	41,224.97	60,164.83	14,435.55	20,442.92	14,965.03	20,607.36	15,041.75	20,639.95	
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	26.89	89.32	28.28	85.29	29.07	86.56	
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	0.14	0.15	0.14	0.15	0.13	0.14	
9.3	UPI excluding BHIM & USSD	17,326.15	30,137.67	19,374.19	32,282.29	22,368.36	36,591.63	24,185.09	39,221.95	83,455.79	1,38,233.54	27,578.55	43,497.50	31,012.61	46,652.72	34,590.78	52,538.95	37,629.51	56,211.36	41,147.89	51,687.46	14,408.53	20,553.45	14,934.62	20,521.91	15,012.55	20,553.25	
10	USSD 1.0	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	188.45	167.03	993.53	1,708.1	1,009.87	1,728.03	322.74	55.78	328.99	56.11	318.4	56.2	
11	NETC	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	16,518.39	38,505.68	17,088.58	38,329.46	18,953.68	37,769.63	
	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	16,518.39	38,505.68	17,088.58	38,329.46	18,953.68	37,769.63	
	Non Financial:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	NPCI Operated Systems																											
12	NFS Txn over ATM (e.g. Balance Inquiry, Pin change, Mini Statement, etc.)	194.34	-	187.89	-	195.49	-	187.29	-	188.49	-	187.58	-	197.18	-	190.19	-	195.32	-	185.32	-	57.39	-	58.63	-	57.3	-	
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	-	287.92	-	93.68	-	102.49	-	103.78	-	
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	-	308.74	-	314.73	-	312.91	-	
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	-	42.51	-	40.13	-	40.13	-	
16	Demographic Queries (Authenticated UID)	12.75	-	14.43	-	14.30	-	15.88	-	57.35	-	15.46	-	21.63	-	25.28	-	26.78	-	24.76	-	10.01	-	10.80	-	12.06	-	
17	AEPS Tokenization	13.76	-	13.76	-	13.76	-																					