

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 |               | Jan-24         |               | Feb-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) |
|         | Financial Txns:  |                |               |                |               |                |               |                |               |                |               |                |               |                |               |                |               |                |               |                |               |
| 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      | 314.17         | 1,331.63      | 304.97         | 1,306.52      |
| 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      | 313.73         | 1,327.50      | 304.52         | 1,302.46      |
|         | 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      | 299.46         | 1,273.30      | 290.95         | 1,250.70      |
|         | 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          | 175.22        | 45.04          | 160.15        | 45.27          | 166.90        | 14.27          | 54.19         | 13.57          | 51.76         |
| 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         | 0.44           | 4.13          | 0.45           | 4.06          |
|         | 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         | 0.44           | 4.13          | 0.45           | 4.06          |
|         | 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      | 450.69         | 3,239.50      | 593.53         | 3,253.72      |
| 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        | 211.87         | 428.72        | 296.58         | 483.12        |
| 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      | 94.8           | 1,275.14      | 146.48         | 1,531.73      |
| 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      | 144.01         | 1,535.64      | 150.48         | 1,238.87      |
| 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     | 54.72          | 5,836.53      | 54.19          | 6,026.30      |
| 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     | 508.79         | 5,663.10      | 534.63         | 5,680.92      |
| 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        | 53.72          | 129.61        | 51.78          | 122.39        |
| 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        | 22.13          | 86.55         | 21.15          | 84.3          |
| 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        | 86.04          | 230.57        | 82.96          | 220.07        |
|         | 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          | 0.16           | 0.63          | 0.17           | 0.66          |
|         | 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        | 83.97          | 223.51        | 81.22          | 215.43        |
|         | 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         | 1.92           | 6.42          | 1.58           | 3.97          |
| 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        | 124.89         | 294.63        | 124.91         | 302.86        |
| 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     | 12,203.02      | 18,410.84     | 12,102.68      | 18,278.69     |
| 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        | 29.79          | 87.57         | 56.00          | 90.33         |
| 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          | 0.19           | 0.21          | 0.17           | 0.19          |
| 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     | 12,173.04      | 18,323.06     | 12,046.51      | 18,188.17     |
| 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        | 331.38         | 55.60         | 323.42         | 55.82         |
|         | 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   | 14,149.55      | 35,278.56     | 14,194.22      | 35,331.59     |
|         | Non Financial:   | -              | -             | -              | -             | -              | -             | -              | -             | -              | -             | -              | -             | -              | -             | -              | -             | -              | -             | -              | -             |
|         | NPCI Operated Systems  |                |               |                |               |                |               |                |               |                |               |                |               |                |               |                |               |                |               |                |               |
|         |  |                |               |                |               |                |               |                |               |                |               |                |               |                |               |                |               |                |               |                |               |
|         |  |                |               |                |               |                |               |                |               |                |               |                |               |                |               |                |               |                |               |                |               |
|         |  |                |               |                |               |                |               |                |               |                |               |                |               |                |               |                |               |                |               |                |               |
|         |  |                |               |                |               |                |               |                |               |                |               |                |               |                |               |                |               |                |               |                |               |
| 12      | NFS Txn over ATM (e.g. Balance inquiry, Pin change, Mini Statement, etc.)        | 194.34         | 187.89        | 187.89         | 195.49        | 195.49         | 195.49        | 187.29         | 188.49        | 765.01         | 188.49        | 187.98         | 187.98        | 197.18         | 197.18        | 197.18         | 63.19         | 63.19          | 60.18         | 60.18          |               |
| 13      | AEPS (Inter Bank) Txn over Micro ATM (e.g. Balance inquiry/ Mini statement etc.) | 348.12         | 332.20        | 302.23         | 302.23        | 302.23         | 302.23        | 302.92         | 303.71        | 1,285.46       | 303.71        | 341.54         | 341.54        | 336.49         | 336.49        | 336.49         | 92.49         | 92.49          | 88.07         | 88.07          |               |
| 14      | AEPS (Intra Bank) UIDAI Authentication over Micro ATM                            | 546.40         | 556.31        | 617.72         | 595.36        | 595.36         | 595.36        | 617.72         | 669.10        | 2,315.79       | 669.10        | 779.28         | 779.28        | 790.30         | 790.30        | 790.30         | 254.58        | 254.58         | 256.96        | 256.96         |               |
| 15      | eKYC Verification (Successful Txn)   | 69.84          | 86.97         | 86.97          | 86.80         | 86.80          | 86.80         | 96.84          | 340.44        | 100.70         | 100.70        | 126.92         | 126.92        | 118.58         | 118.58        | 118.58         | 40.17         | 40.17          | 39.85         | 39.85          |               |
| 16      | Demographic Queries (Authenticated UID)  | 12.75          | 14.43         | 14.43          | 14.30         | 14.30          | 14.30         | 15.88          | 57.35         | 15.46          | 15.46         | 21.63          | 21.63         | 25.28          | 25.28         | 25.28          | 8.75          | 8.75           | 8.61          | 8.61           |               |
| 17      | AEPS Tokenization  | 31.21          | 13.76         | 13.76          | 18.52         | 18.52          | 18.52         | 13.45          | 76.94         | 12.06          | 12.06         | 16.16          | 16.16         | 20.38          | 20.38         | 20.38          | 9.80          | 9.80           | 3.84          | 3.84           |               |
| 18      | BBPS (Bill Fetch)  | 1,367.39       | 1,555.78      | 1,555.78       | 1,630.91      | 1,630.91       | 1,630.91      | 1,547.53       | 6,101.61      | 1,735.53       | 1,735.53      | 2,008.04       | 2,008.04      | 2,596.60       | 2,596.60      | 2,596.60       | 936.38        | 936.38         | 870.93        | 870.93         |               |
|         | Total Non Financial Txn (B)  | 2,570.04       | 2,747.33      | 2,747.33       | 2,843.60      | 2,843.60       | 2,843.60      | 2,781.63       | 10,942.61     | 3,025.07       | 3,025.07      | 3,482.59       | 3,482.59      | 4,073.79       | 4,073.79      | 4,073.79       | 1,405.36      | 1,405.36       | 1,328.44      | 1,328.44       |               |
|         | 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   | 15,554.91      | 35,278.56     | 15,522.66      | 35,331.59     |

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