

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			
		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		
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		
	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		
	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		
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		
	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		
	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	3,968.36	633.73	3,903.64		
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		
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	1,988.57	170.11	1,923.87		
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	1,456.99	153.31	1,408.8		
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	5,408.34		
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	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		
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		
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		
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	284.13	737.11	296.24	730.37	311.62	803.56	93.82	240.26	94.5	244.1		
	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		
	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		
	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		
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	1,108.86	234.06	1,032.15		
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		
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		
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		
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		
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		
	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		
	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	F.Y-2024-25 Q4	F.Y-2024-25 Q1	F.Y-2024-25 Q2	F.Y-2024-25 Q3	F.Y-2024-25 Q4	F.Y-2024-25 Q1	F.Y-2024-25 Q2	F.Y-2024-25 Q3	F.Y-2024-25 Q4	F.Y-2024-25 Q1	F.Y-2024-25 Q2	F.Y-2024-25 Q3	F.Y-2024-25 Q4	F.Y-2024-25 Q1	F.Y-2024-25 Q2	F.Y-2024-25 Q3	F.Y-2024-25 Q4	
		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 inquiry, Pin change, Mini Statement, etc.)	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			
13	AEPS (Inter Bank) Txn over Micro ATM (e.g. Balance inquiry/ Mini statement etc.)	348.12		332.20		302.23																									