

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 | | Oct-23 | | Nov-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) | 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 | 326.29 | 1,351.63 | 334.82 | 1,372.92 | 315.62 | 1,309.29 | 335.85 | 1,399.36 | 327.17 | 1,401.56 |
| 1.1 | <i>NFS - ATM Cash Withdrawal *</i> | 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 | 325.88 | 1,348.16 | 334.40 | 1,369.29 | 315.18 | 1,305.59 | 335.37 | 1,395.37 | 326.73 | 1,397.60 |
| | <i>ATM</i> | 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 | 310.66 | 1,293.35 | 319.15 | 1,315.57 | 300.62 | 1,253.97 | 319.89 | 1,339.49 | 311.35 | 1,340.83 |
| | <i>Micro-ATM (card+PIN)</i> | 47.61 | 176.60 | 46.89 | 165.61 | 46.52 | 169.79 | 44.10 | 165.98 | 185.12 | 677.98 | 46.28 | 175.27 | 15.22 | 54.81 | 15.25 | 53.72 | 14.56 | 51.62 | 15.48 | 55.88 | 15.38 | 56.78 |
| 1.2 | <i>NFS - Cash deposit transactions</i> | 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 | 0.48 | 3.99 | 0.44 | 3.95 |
| | <i>ATM</i> | 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 | 0.48 | 3.99 | 0.44 | 3.95 |
| | <i>Micro-ATM (card+PIN)</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 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 | 437.31 | 2,894.99 | 597.83 | 3,316.96 |
| 2.1 | <i>APBS Credit (Disbursement based on UIDAI No.)</i> | 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 | 284.51 | 453.33 | 179.19 | 201.29 | 181.87 | 179.43 | 174.58 | 196.66 | 322.10 | 476.35 |
| 2.2 | <i>ACH Debit</i> | 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 | 134.83 | 1,382.87 | 137.66 | 1,416.46 |
| 2.3 | <i>ACH Credit</i> | 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 | 127.90 | 1,315.46 | 138.07 | 1,424.15 |
| 2.4 | <i>NACH Credit</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2.5 | <i>NACH Debit</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 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 | 55.99 | 5,844.54 | 52.56 | 5,588.66 |
| 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 | 492.88 | 5,382.39 | 472.38 | 5,350.02 |
| 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 | 59.14 | 122.82 | 60.87 | 129.77 | 55.93 | 119.93 | 58.74 | 134.44 | 56.39 | 136.98 |
| 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 | 23.85 | 70.17 | 23.13 | 67.02 | 21.43 | 65.80 | 22.91 | 85.50 | 21.43 | 76.38 |
| 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 | 109.48 | 294.71 | 107.08 | 275.01 | 100.68 | 259.84 | 100.33 | 259.73 | 110.02 | 296.40 |
| | <i>Cash Deposit</i> | 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 | 0.13 | 0.49 | 0.15 | 0.60 |
| | <i>Cash Withdrawal</i> | 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 | 98.65 | 253.78 | 107.96 | 289.72 |
| | <i>Others - Funds Transfer, Bhim Aadhaar Pay</i> | 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 | 1.55 | 5.45 | 1.91 | 6.08 |
| 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 | 119.07 | 262.26 | 122.67 | 275.68 |
| 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 | 11,408.79 | 17,157.68 | 11,235.29 | 17,397.41 |
| 9.1 | <i>BHIM</i> | 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 | 25.47 | 81.37 | 23.22 | 79.20 |
| 9.2 | <i>USSD 2.0</i> | 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 | 0.26 | 0.38 | 0.27 | 0.37 |
| 9.3 | <i>UPI excluding BHIM & USSD</i> | 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 | 11,383.05 | 17,075.94 | 11,211.80 | 17,317.83 |
| 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 | 319.69 | 55.39 | 320.80 | 53.03 |
| | 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 | 11,981.15 | 31,315.57 | #VALUE! | #VALUE! | #VALUE! | #VALUE! | | | | |
| | 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 | | | | | | | | | | | | | | | | |
| | | 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 | <i>NFS Txn over ATM (e.g. Balance inquiry, Pin change, Mini Sta</i> | 194.34 | | 187.89 | | 195.49 | | 187.29 | | 765.01 | | 188.49 | | 63.95 | | 62.57 | | 61.47 | | 66.85 | | 65.79 | |
| 13 | <i>AEPS (Inter Bank) Txn over Micro ATM (e.g. Balance inquiry/ N</i> | 348.12 | | 332.20 | | 302.23 | | 302.92 | | 1,285.46 | | 303.71 | | 121.31 | | 111.75 | | 108.49 | | 107.85 | | 123.88 | |
| 14 | <i>AEPS (Intra Bank) UIDAI Authentication over Micro ATM</i> | 546.40 | | 556.31 | | 595.36 | | 617.72 | | 2,315.79 | | 669.10 | | 249.49 | | 270.21 | | 260.60 | | 257.56 | | 269.91 | |
| 15 | <i>eKYC Verification (Successful Txn)</i> | 69.84 | | 86.97 | | 86.80 | | 96.84 | | 340.44 | | 100.70 | | 40.05 | | 44.33 | | 42.55 | | 39.02 | | 37.45 | |
| 16 | <i>Demographic Queries(Authenticated UID)</i> | 12.75 | | 14.43 | | 14.30 | | 15.88 | | 57.35 | | 15.46 | | 6.42 | | 7.34 | | 7.87 | | 10.40 | | 7.33 | |
| 17 | <i>AEPS Tokenization</i> | 31.21 | | 13.76 | | 18.52 | | 13.45 | | 76.94 | | 12.06 | | 5.11 | | 5.32 | | 5.74 | | 7.06 | | 5.40 | |
| 18 | <i>BBPS (Bill Fetch)</i> | 1,367.39 | | 1,555.78 | | 1,630.91 | | 1,547.53 | | 6,101.61 | | 1,735.53 | | 627.41 | | 680.23 | | 700.40 | | 763.70 | | 859.08 | |
| 26 | <i>QSAM</i> | - | | - | | - | | - | | #REF! | | - | | - | | - | | - | | - | | - | |
| | 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 | | | | | | | |
| | 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 | 13,094.89 | 31,315.57 | #VALUE! | #VALUE! | | | | | | |

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