

RETAIL PAYMENTS STATISTICS ON NPCI PLATFORMS

Sr. No.	NPCI Operated Systems	FY-2022-23		FY-2023-24		FY-2024-25		FY-2025-26 Q1		FY-2025-26 Q2		FY-2025-26 Q3	
		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	4,018.19	16,624.19	3,909.06	16,517.69	3,577.65	15,619.10	804.84	3,641.82	793.19	3,520.59	799.73	3,653.19
1.1	NFS - ATM Cash Withdrawal*	4,015.09	16,595.29	3,903.86	16,471.98	3,571.29	15,562.27	803.35	3,625.93	791.35	3,505.87	797.89	3,640.46
	ATM	3,829.97	15,917.31	3,724.56	15,806.34	3,437.26	15,095.87	773.71	3,520.44	763.99	3,407.68	763.88	3,541.38
	Micro-ATM (card+PIN)	185.12	677.98	179.30	665.64	134.04	466.42	29.44	105.49	28.76	98.19	28.01	99.08
1.2	NFS - Cash deposit transactions	3.10	28.90	5.20	45.71	6.35	56.82	1.68	15.89	1.85	14.73	1.83	12.72
	ATM	3.10	28.90	5.20	45.71	6.35	56.82	1.68	15.89	1.85	14.73	1.83	12.72
	Micro-ATM (card+PIN)	-	-	-	-	-	-	-	-	-	-	-	-
2	NACH- National Automated Clearing House	5,059.43	30,693.18	5,853.66	35,944.39	6,966.56	44,235.83	1,717.03	12,063.20	1,958.90	11,856.80	1,865.26	13,816.52
2.1	APBS Credit (Disbursement based on UIDAI No.)	1,783.40	2,475.38	2,588.33	3,905.54	3,296.44	5,540.35	823.86	1,567.98	906.50	1,502.51	847.87	1,940.60
2.2	ACH Debit	1,350.26	12,802.19	1,593.45	16,527.18	1,976.23	21,993.27	516.14	6,132.71	530.43	6,532.97	550.61	6,904.43
2.3	ACH Credit	1,925.77	15,415.61	1,671.88	15,511.66	1,693.89	16,702.22	377.04	4,362.51	533.31	4,606.66	466.77	4,971.49
2.4	NACH Credit	-	-	-	-	-	-	-	-	-	-	-	-
2.5	NACH Debit	-	-	-	-	-	-	-	-	-	-	-	-
3	CTS Cheque Clearing (Processed Volume)	707.70	71,670.40	663.31	72,137.41	609.54	71,133.49	142.41	17,914.94	140.55	17,179.95	137.71	17,651.58
4	IMPS	5,653.72	55,861.47	5,091.50	64,744.77	5,624.97	71,391.10	1,361.02	18,688.90	1,353.83	18,258.07	1,152.45	19,195.92
5	RuPay Card usage at (POS)	860.19	1,632.73	694.69	1,551.61	687.35	1,644.70	183.48	412.54	193.42	400.25	196.35	440.55
6	RuPay Card usage at (eCom)	402.82	813.32	897.54	2,337.41	1,337.41	58.20	360.35	64.52	428.76	63.48	406.76	63.48
7	AEPS (Inter Bank) Txn over Micro ATM (e.g. Cash withdrawal/ Cash Deposit)	1,258.20	3,417.63	1,197.05	3,210.03	1,193.39	3,060.79	297.14	819.37	337.24	862.97	314.94	840.91
	Cash Deposit	0.64	2.18	1.51	5.80	5.98	23.60	2.50	10.57	3.00	12.40	3.22	13.66
	Cash Withdrawal	1,235.51	3,343.98	1,175.71	3,140.36	1,164.05	2,966.23	289.02	789.76	327.74	830.87	305.94	808.20
	Others - Funds Transfer, Bhim Aadhaar Pay	22.05	71.48	19.85	63.86	23.36	70.96	5.60	19.05	6.50	19.71	5.79	19.05
8	BBPS (Bill Payment passing through BBPCU)	1,096.94	1,906.07	1,387.16	3,069.33	2,540.68	10,136.50	750.36	3,572.92	771.77	3,833.94	787.15	4,061.13
9	UPI - Unified Payments Interface	83,751.14	1,39,206.78	1,31,164.69	1,99,866.97	1,85,866.02	2,60,569.55	54,965.89	73,131.54	59,109.69	74,837.08	62,802.56	81,561.36
9.1	BHIM	295.61	971.25	330.63	962.92	390.85	9,301.92	209.85	344.19	322.94	472.90	448.02	597.07
9.2	USSD 2.0	1.73	1.99	2.62	3.52	1.72	1.83	0.18	0.19	0.24	0.25	0.22	0.25
9.3	UPI excluding BHIM & USSD	83,453.79	1,38,233.54	1,30,831.45	1,98,900.53	1,85,473.45	2,51,369.84	54,755.85	72,787.15	58,786.51	74,363.92	62,354.32	80,964.05
10	USSD 1.0	-	-	-	-	-	-	-	-	-	-	-	-
11	NETC	3,397.70	541.44	3,767.72	636.15	4,209.12	729.31	1,173.30	206.82	1,115.01	204.68	1,269.06	219.95
	Total Financial Txn (A)	1,06,206.04	3,22,367.02	1,54,901.90	3,98,575.90	2,11,526.50	4,79,857.76	61,453.64	1,30,812.39	65,838.12	1,31,382.10	69,388.69	1,41,847.87
	Non Financial:												
	NPCI Operated Systems												
12	NFS Txn over ATM (e.g. Balance Inquiry, Pin change, Mini Statement, etc.)	765.01		763.85		680.33		144.15		142.05		145.79	
13	AEPS (Inter Bank) Txn over Micro ATM (e.g. Balance Inquiry/ Mini statement etc.)	1,285.46		1,281.38		1,208.27		296.32		342.60		344.71	
14	AEPS (Intra Bank) UIDAI Authentication over Micro ATM	2,315.79		3,054.41		3,707.73		934.64		985.80		903.72	
15	eKYC Verification (Successful Txn)	340.44		467.66		460.46		113.72		149.51		157.74	
16	Demographic Queries (Authenticated UID)	57.35		89.13		130.72		44.77		55.76		38.66	
17	AEPS Tokenization	76.94		68.94		88.14		38.27		67.19		159.01	
18	BBPS (Bill Fetch)	6,101.61		9,059.53		15,057.48		4,459.85		4,661.77		4,383.26	
	Total Non Financial Txn (B)	10,942.61		14,784.89		21,333.13		6,031.73		6,404.67		6,133.20	
	Total Financial + Non Financial (A+B)	1,17,148.65	3,22,367.02	1,69,686.79		2,32,859.64		67,485.37	1,30,812.39	72,242.80	1,31,382.10	75,521.89	1,41,847.87

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