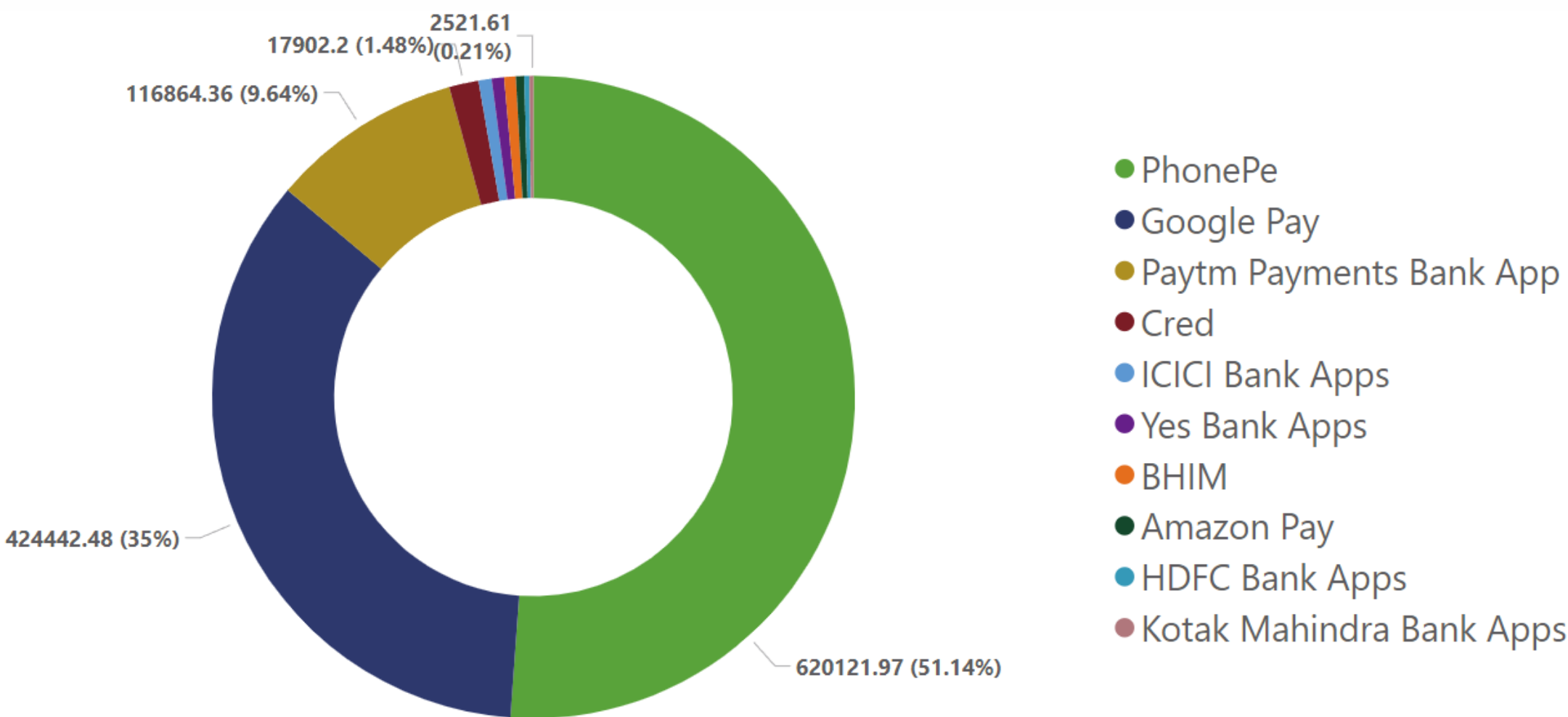
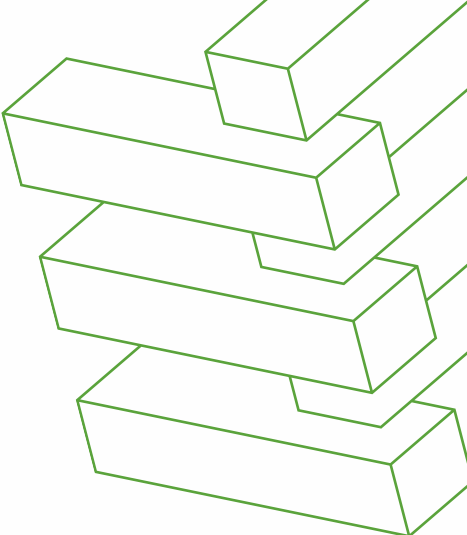
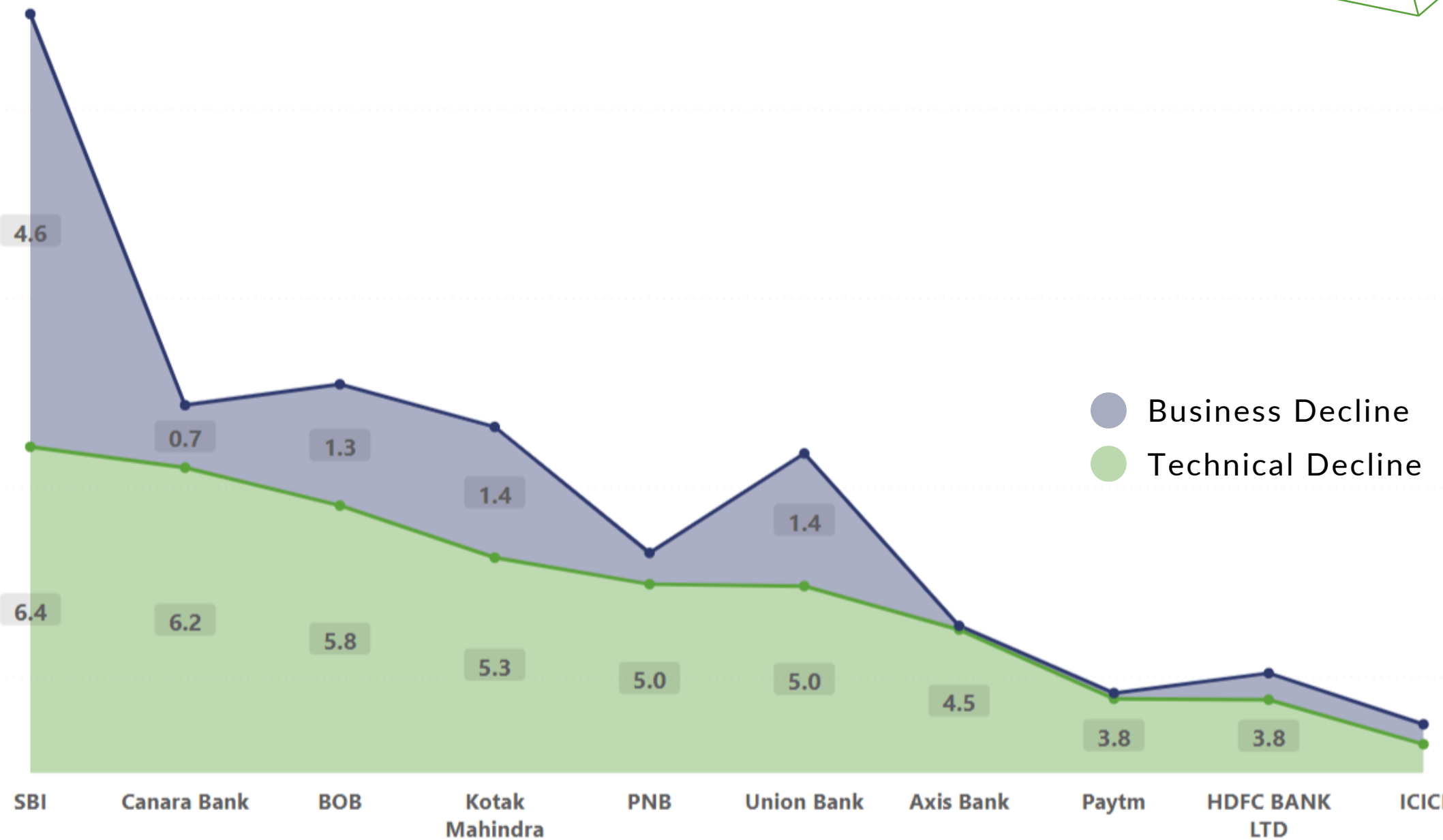
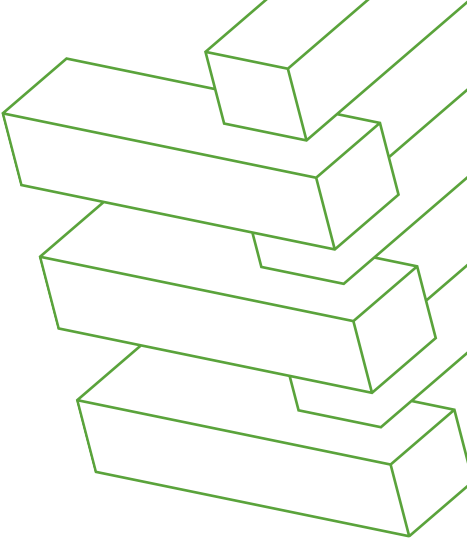


Top 10 Apps with highest UPI transactions in February '23



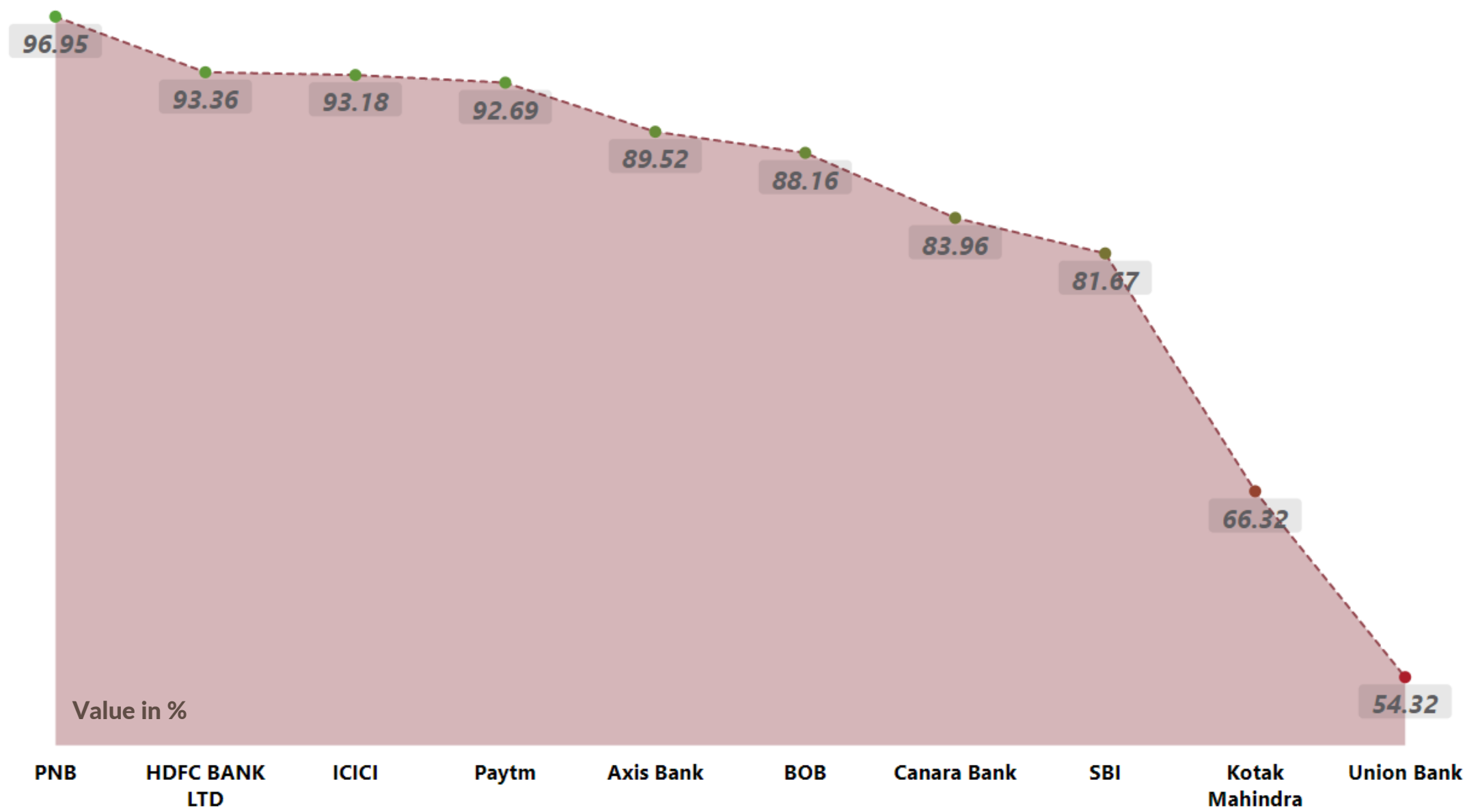
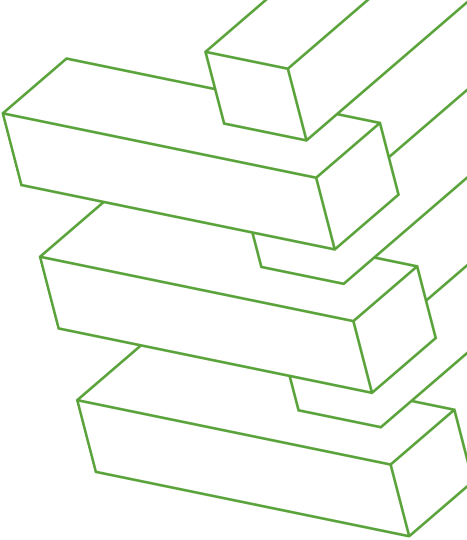
Banks with highest UPI transactions decline -



Business Decline - Transaction decline due to - Invalid pin, Incorrect beneficiary account, Exceeding per transaction limit or exceeding permitted count of transactions per day or exceeding amount limit for the day

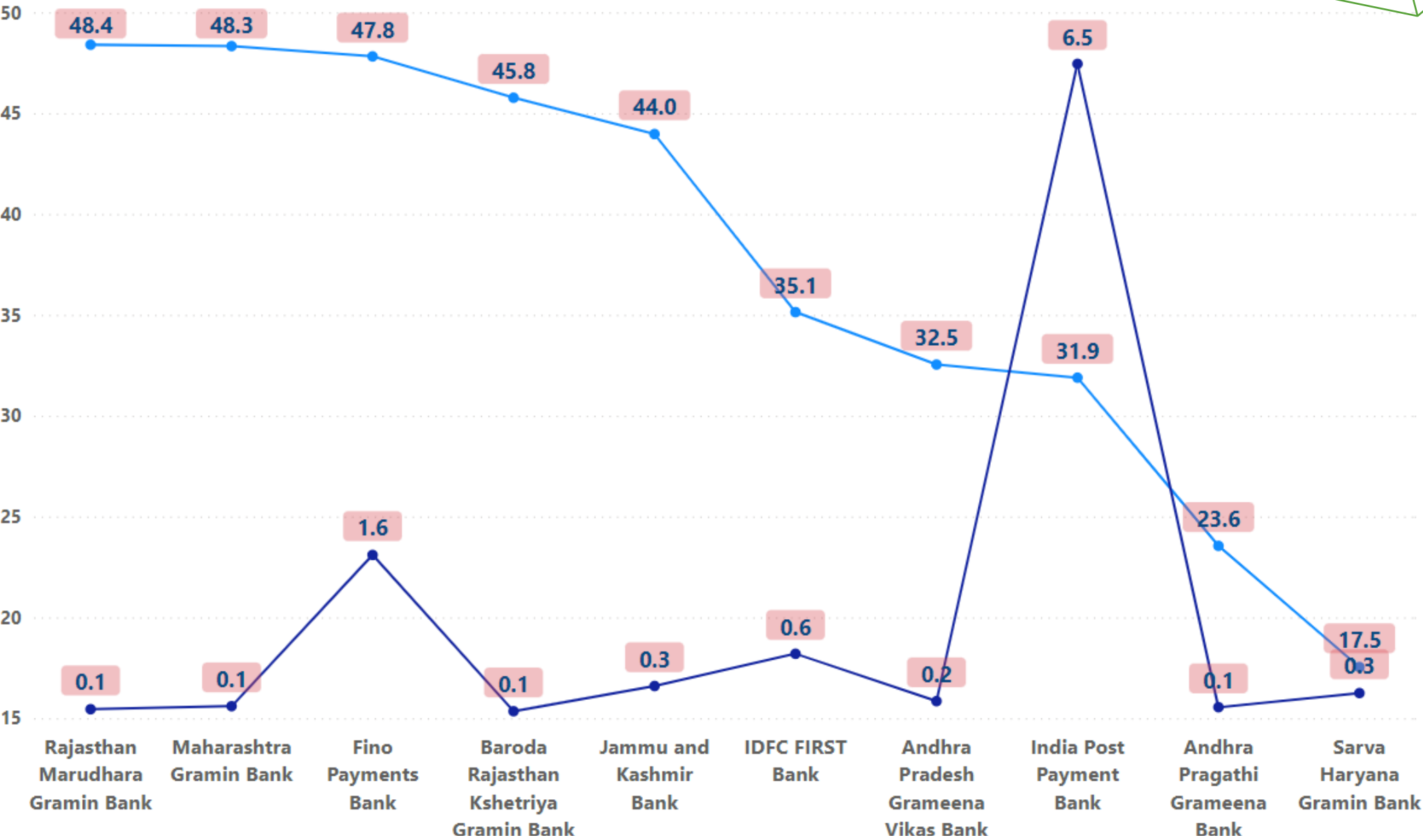
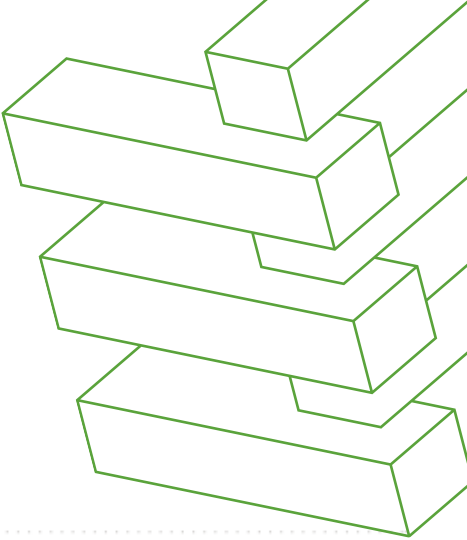
Technical Decline - Transaction decline due to technical reasons, such as unavailability of systems and network issues on bank or NPCI side

10 Banks with highest UPI Transaction's Debit Reversal Success score



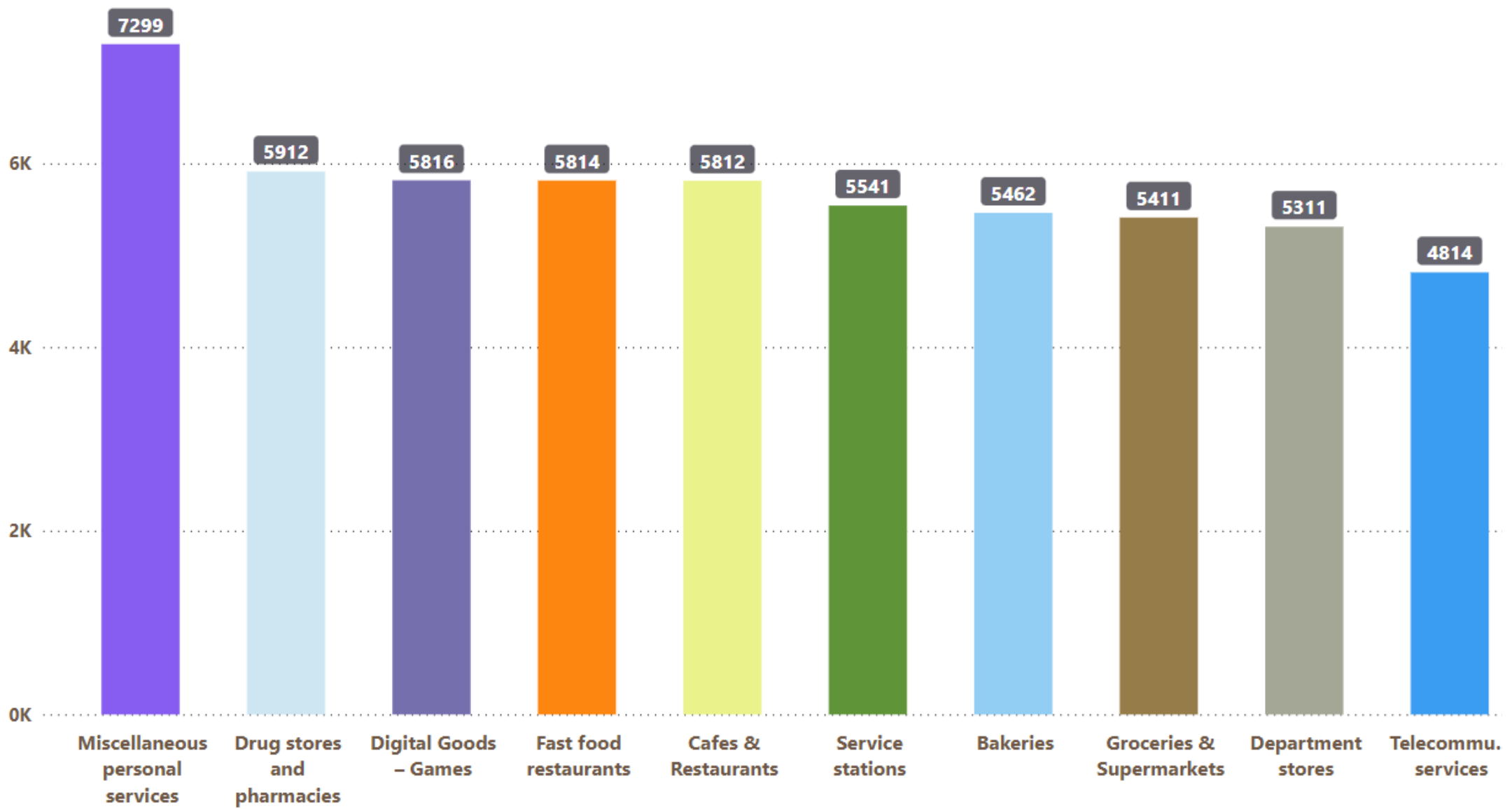
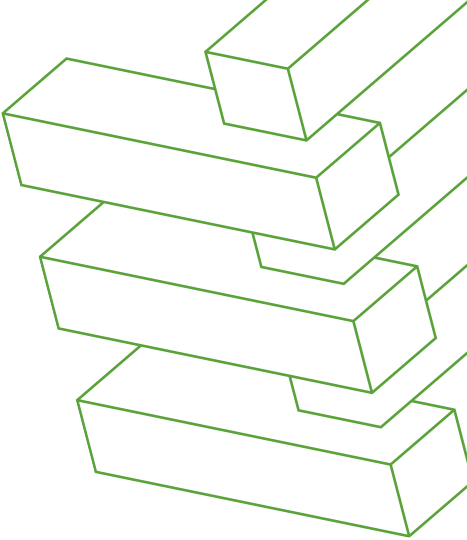
The Debit Reversal Success percentage indicates the % of total cases, where a customer account may be debited and their bank is unable to confirm instantly about the status of reversal of such a debit. When reversal/credit is not processed instantly, it is processed manually by the bank as per the extant RBI guidelines.

10 Banks with lowest Debit Reversal Success score



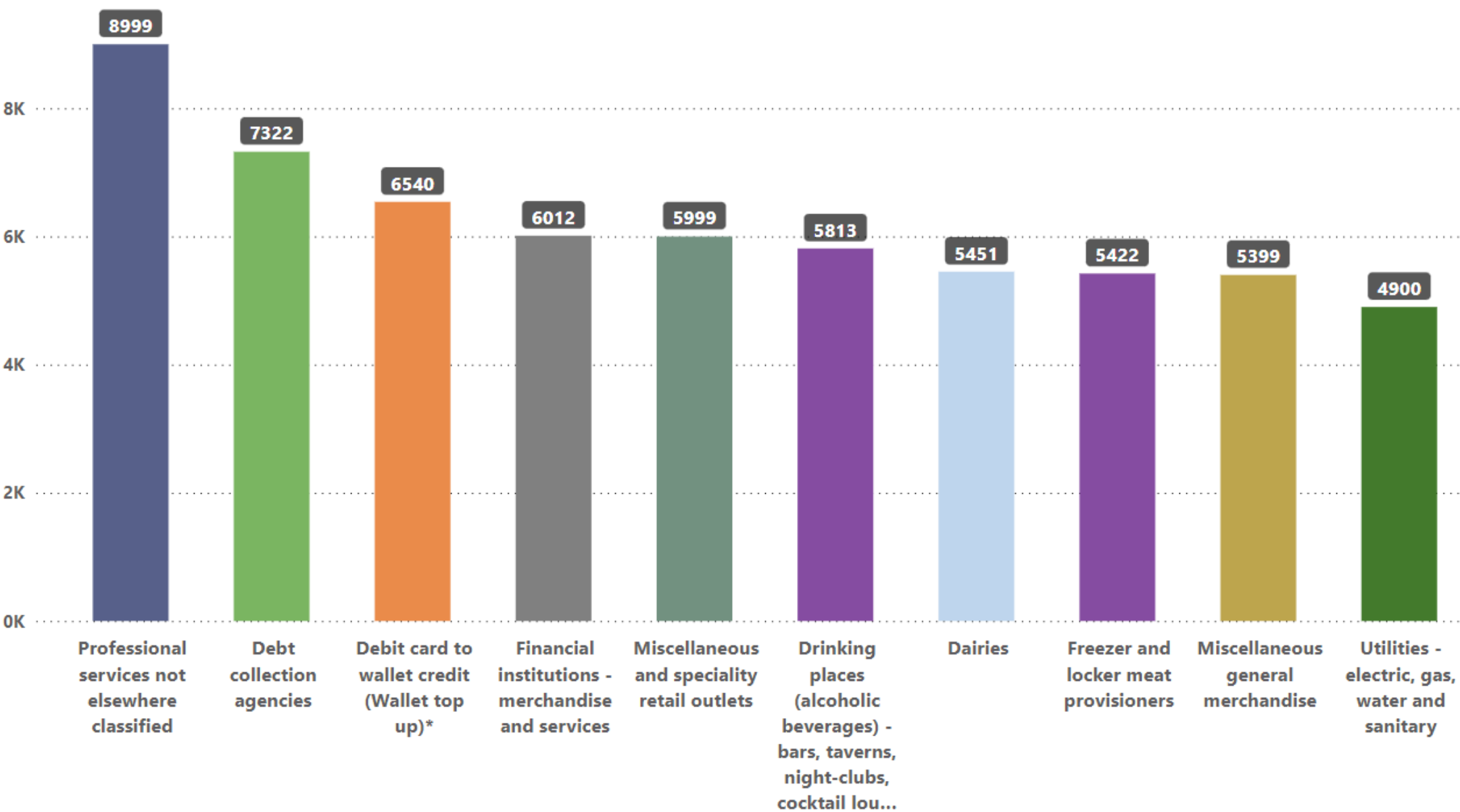
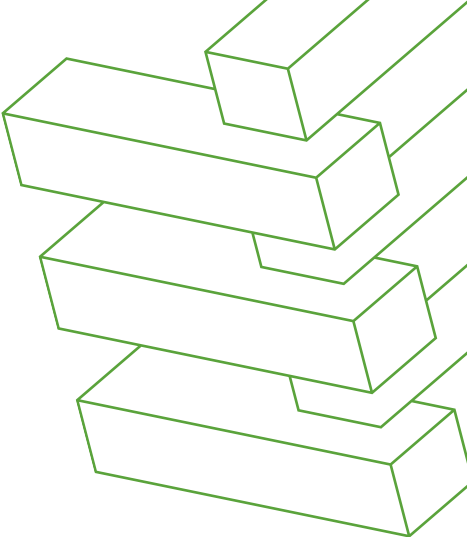
● Debit Reversal Success (in %) ● Total Debit Reversal (in Million)

UPI Merchant Category-wise Classification - Highest Transacting



Category classification is made in terms of Approved UPI transaction Volume.

UPI Merchant Category-wise Classification - Medium Transacting



UPI Merchant Category-wise Classification - Other Transacting

