UPI Transactions Data Analysis – 2024

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Executive Summary

This report presents a comprehensive analysis of UPI (Unified Payments Interface) transactions for the year 2024 using interactive Power BI dashboards. The objective was to identify transaction trends, monthly volumes, user behavior patterns, and regional balances to derive actionable insights.

Monthly Transaction Trends

- Transaction volume fluctuated significantly across months.
- Peaks were observed in May (1.87M transactions) and September (1.84M transactions).
- Lows occurred in July (1.59M) and February (1.43M).
- These shifts may correlate with seasonal activities or promotional periods.

01

Monthly Balance Trends

- The highest balance transferred was seen in June (~₹8.52K) followed by April and October (~₹8.4K).
- February and March had the lowest balances, indicating lower financial movement or smaller transactions.

02

Column charts reveal nearly uniform transaction counts and balances from January to December, with slight month-to-month deviations, suggesting strong, steady digital payment adoption.

Consistent Transaction Distribution

Regional Breakdown

A table breakdown by cities like Bangalore, Delhi, Hyderabad, and Mumbai showed:

- Mumbai and Bangalore led in both transaction amount and remaining balances.
- Monthly city-wise balances help track regional usage and financial behavior.

04

User Filters & Dynamic Exploration

- Filters such as Bank Name Sent/Received, City, Device Type, Gender, Payment Method, and Transaction Type allow dynamic slicing of the data.
- This interactivity helps stakeholders drill down into specific demographic or behavioral segments.

05

Thank You