



ONDC *Pulse*

Powering The Future of Digital Commerce

FY26-27 Q1 in focus

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Building ONDC together

Foreword



ONDC is envisioned as a digital public infrastructure, the underlying fabric that powers India's e-commerce. This quarter, the network enabled **500 orders every minute**, a figure that reflects where the network stands today: gaining real traction across some domains, and building momentum in others.

ONDC's progress rests on the same foundation laid out in our FY25-26 annual newsletter: open, shared infrastructure that lowers the cost of participation for retailers, producers, logistics operators, and financial service providers alike, built on a consistent commitment to quality of service and trust across the network.

These elements span four focus areas, each tied to specific goals and the initiatives built to meet them.

© RETAIL

DigiDukaan
an ONDC initiative

Drive sustainable digitisation
for kiranas & bazars


amazing india
an ONDC initiative

Enhance livelihoods of
marginalised & micro producers

ONDC D2C **ONDC Food**

Increase value chain efficiency for brands
and restaurants

© LOGISTICS

ONDC FleetConnect

Digital integration of small fleet
operators

ONDC Delivery Saathi

Enable logistics access for small merchants &
enhance livelihood for gig workers

© MOBILITY, TRANSPORT & TOURISM

ONDC Tourism

Boost tourism via digital
enablement of experiences

ONDC Transit

Digital access to public transport & shared
mobility for every Indian

© FINANCIAL SERVICES

ONDC Credit

Enhance credit access for first
time borrowers

ONDC Invest

Enable savings & wealth creation
for BoP through micro-SIPs

ONDC Insurance

Unlock sachetised insurance for small
merchants & gig workers

Quarter at a glance

April-June 2026

© RETAIL

After Hyderabad, DigiDukaan launched in **Jaipur**, with **1,000+ retailers** registering on the launch day itself

Amazing India onboarded new aggregators, including **SPNF Gujarat Guild of FPOs** and **Eyas**, and added **Zillibuy** and **Hamaramall** as new demand channels for the category

© LOGISTICS

Swiggy Instamart now leveraging the **FIFO model** on the network

Ride pick-up times improved **20% quarter-on-quarter**

11 new logistics service providers joined through FleetConnect, a segment now growing **25x quarter-on-quarter** and accounting for **16% of total network orders**

© MOBILITY, TRANSPORT & TOURISM

Metro ticket bookings reached **220,000 daily** in June; **BEST** launched city bus ticketing, and **OSRTC** soft-launched unreserved bus ticketing

885+ tourism experiences now live on the network, with **two new national museums** onboarded this quarter.

© FINANCIAL SERVICES

Mutual Funds crossed **10 lakh purchase** transactions since inception, with SIP share reaching an all-time high of **95.7%**

Credit disbursed **₹143.9 crore** across **10K loans** this quarter, with Gold Loans emerging as the quarter's fastest-growing product

Insurance added **Care Insurance** and **Zurich Kotak** as new insurers and resumed Sachet Logistics Insurance after enhancements to the claims process

The Industries Minister of Kerala and the **Chief Secretary of Odisha** both met with ONDC this quarter, with both states looking to strengthen public transport access, tourism visibility, and market reach for MSMEs, Farmer-Producer Organisations, and Self Help Groups.

What this quarter reflects, more than any single number, is the work of the ecosystem building on ONDC's rails: the retailers, aggregators, logistics operators, lenders, and transit authorities whose participation is what actually moves the network forward.

Looking Ahead

Several initiatives now underway will shape how the network builds trust and quality of service in the quarters ahead:

DigiCatalog

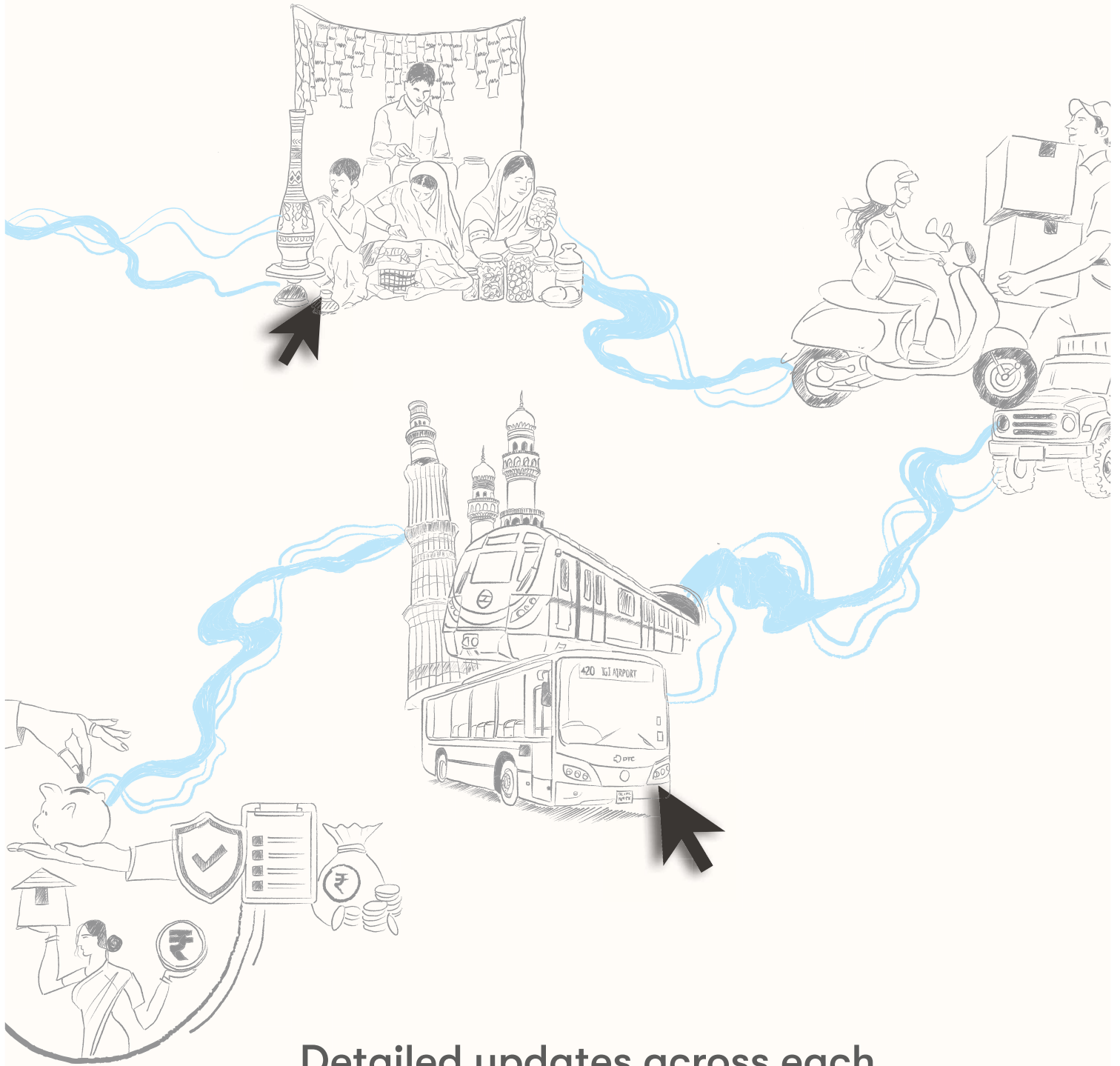
India's national catalogue infrastructure, using AI to create, enrich, and verify product listings from voice, image, and text input in multiple Indian languages, cutting the effort to build a compliant catalogue by roughly 90%. This will make digital commerce genuinely accessible to any seller regardless of size or technical capability, while giving brands protection against counterfeit listings and consumers a verified basis for product claims. To be launched in September 2026.

Verifiable Credentials

A two-layer trust system that gives **every seller and network participant a verified identity**, and makes credentials, government licences, business registrations, quality scores, and reputation **visible, verified, and portable** across the entire network. This moves trust on the network from something assumed or self-declared to something proven, a foundation the network needs to keep scaling with confidence.

Bharat Tourism Stack

Built with the **Ministry of Tourism**, a trust, verification, onboarding, and transaction layer for India's tourism sector, now being designed with the Ministry of Tourism to verify tourist and provider identity and surface credentials, licences, and certifications at the point of booking. This will let domestic and international travellers discover and book genuinely verified Indian experiences on the network.



Detailed updates across each initiative follow ahead, with a closer look at DigiDukaan this quarter...

DigiDukaan

an **ONDC** initiative

Digitising the Neighbourhood

WHERE WE STAND TODAY

12K+

Retailers live

98K

Orders placed to date

2

Cities live
Hyderabad · Jaipur

THE WALL

Most attempts to bring India's kirana stores online have started from the same place: treating the retailer as the supply side of a consumer-facing app, essentially a B2C model, where the store becomes the last mile for a buyer transacting from home. This is, in fact, how quick commerce itself began, sourcing from neighbourhood stores.

But this approach runs into the same structural walls each time: low e-commerce readiness among retailers, the difficulty of maintaining an accurate catalogue and live inventory, and unreliable fulfilment when a store is juggling walk-in customers alongside app orders. For a segment that still accounts for the overwhelming majority of how India buys, these are not minor implementation gaps. They are the reason so many kirana digitisation efforts have struggled to scale.

ONDC's approach with DigiDukaan starts from a different premise. Rather than digitising the retailer as a seller, it digitises the retailer as a buyer, solving the procurement problem first. India's General Trade ecosystem, comprising over 1.4 crore kirana stores, accounts for nearly 75-80% of FMCG sales.

- THE B2C ATTEMPT

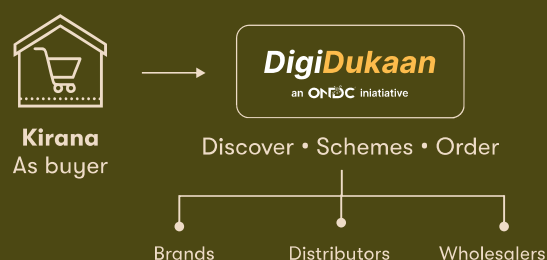
Retailer as the last mile



THE FLIP

- **THE DIGIDUKAAN MODEL**

Retailer as the buyer



Yet procurement across much of this channel remains largely manual, handled through phone calls, WhatsApp orders, and sales representatives with high monthly turnover. The result is fragmented ordering, missed beats and limited inventory visibility - inefficiencies that ripple through to distributors and brands as well.

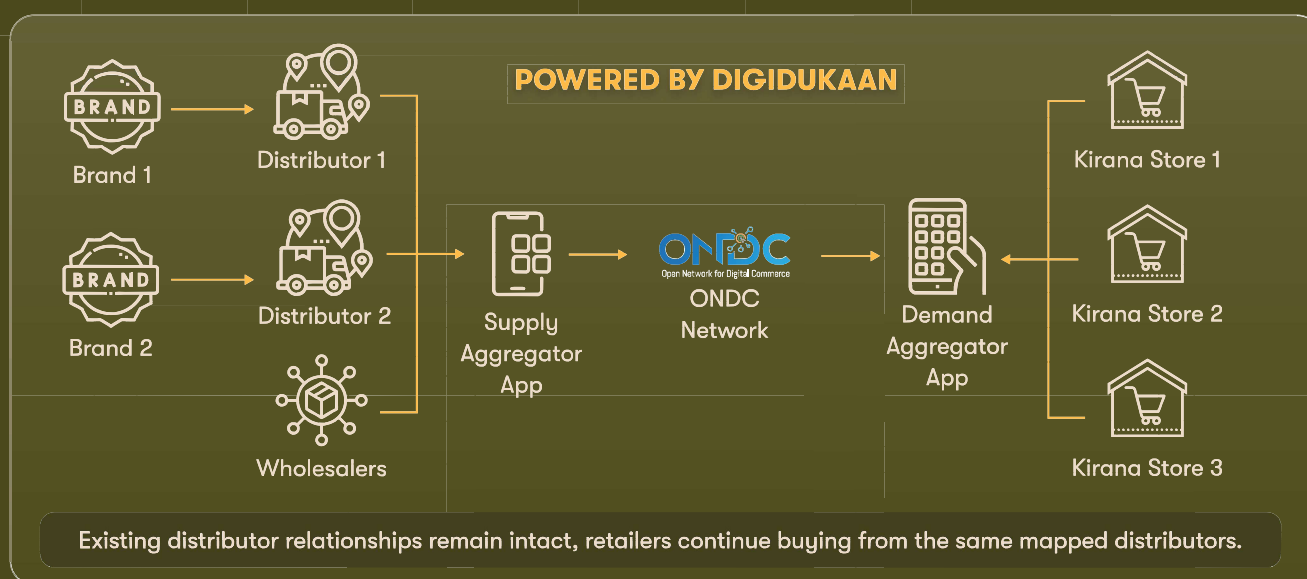
By beginning here, DigiDukaan engages retailers with a problem they already face and are eager to address, enhances their familiarity with digital ordering and tracking, and establishes a foundation for expanded digital participation, including future roles as sellers, in a more sustainable way.



HOW IT WORKS

One interface, on top of the network you already have

DigiDukaan gives retailers a single interface to discover products, compare live schemes, and place orders across multiple brands, distributors, and wholesalers, eliminating the fatigue of maintaining separate relationships and apps for each.



Fulfilment continues to run through each brand's own existing distribution network, with the network aggregating demand to enable faster, typically next-day, delivery each day of the week. The model is designed to work with the ecosystem already in place rather than around it: distributors keep their role, brands keep their relationships with retailers, and the digital layer sits on top to make the existing system more efficient rather than replacing any part of it.



VALUE ACROSS THE CHAIN



Kirana

Higher margins via direct procurement

- Scheme visibility & better fill rates
- Faster delivery leading to working capital improvement



Distributor

Wider reach without added field cost

- Order & collection digitisation
- Higher retailer coverage



Brand

Direct line to retailer demand signals

- Direct access to retail counters
- Scheme deployment & tracking



THE MOMENTUM

Not built in isolation

None of this is being built in isolation. This quarter, **DPIIT and ONDC** convened a **CPG Roundtable – Bharat Commerce Chintan Shivir** at Vanijya Bhawan, bringing together leading consumer goods companies, distributor networks, technology providers, and logistics partners to shape the next phase of DigiDukaan. Industry leaders, including **HUL, ITC, Coca-Cola, Nestle, Marico, L'Oreal, TCPL, CavinKare, Bikano, Moon Beverages, and Kirana King**, discussed the structural challenges facing General Trade, from fragmented retailer engagement and rising sales-force costs to limited visibility into secondary sales, and shared recommendations on distributor digitisation, catalogue standardisation, and retailer onboarding.

Several participating companies have shown keen interest in joining as founding partners in DigiDukaan's next phase of expansion, signalling the industry's confidence in the initiative.

FMCG Brands



Live



Under discussion and evaluating



Jaipur

February 2026 • LIVE

Hyderabad

June 2026 • LIVE

Jaipur

Coming Months • ROLLING OUT

Mumbai

ON THE MAP

**Two cities live.
More on the way.**

Mumbai

Hyderabad

DigiDukaan launched in **Hyderabad in February 2026**, onboarding **10,000+ kirana stores** in partnership with trade bodies NTWB and FAIDA. This quarter, the initiative expanded to its second city, launching in **Jaipur** in the presence of the **Chief Minister of Rajasthan**. The response was immediate: **1,000+ local kiranas** registered on the platform at the launch event itself. We are expanding DigiDukaan beyond Jaipur into **Mumbai** in the coming months.

HYDERABAD & JAIPUR LAUNCH



ONGROUND IMPACT



CPG ROUNDTABLE





Bringing Kisaans and Karigars onto the National Stage

Behind every purchase of turmeric, millet cookies, and hand-pressed mustard oil on the ONDC network is often a farmer, weaver, or self-help group selling outside their own village for the first time. Amazing India supports small producers and first-time sellers from underserved markets with the digital infrastructure, fulfilment models, and ecosystem partnerships needed to operate at scale.



WHERE WE STAND TODAY

14%

Average month-on-month growth

99%

Fill rate

98%

Seller delivery performance
stronger operational reliability

Order cancellations reduced to just 2%, improving customer experience

8 Aggregators

1,500 FPOs + 50,000+ Farmers

800+

Independent sellers

7

Warehouses

The ecosystem grew further this quarter. **SPNF Gujarat Guild of FPOs** went live as a new aggregator partner, aggregating products from **18 FPOs** across Gujarat and leveraging the Gandhinagar warehouse of India Post to strengthen storage, inventory management, and distribution, while **Johar Millet Club FPO** also went live on the network. Eyas and Farm Veda joined as new aggregators, and **Zillibuy** and **Hamaramall (Bajaj's eCommerce App)** came on as two new demand channels for the category.

Amazing India is ONDC's answer to the call of Viksit Bharat creating a durable digital infrastructure that gives Swadeshi products genuine, sustainable access to national markets.

3 MODELS. 1 MISSION.

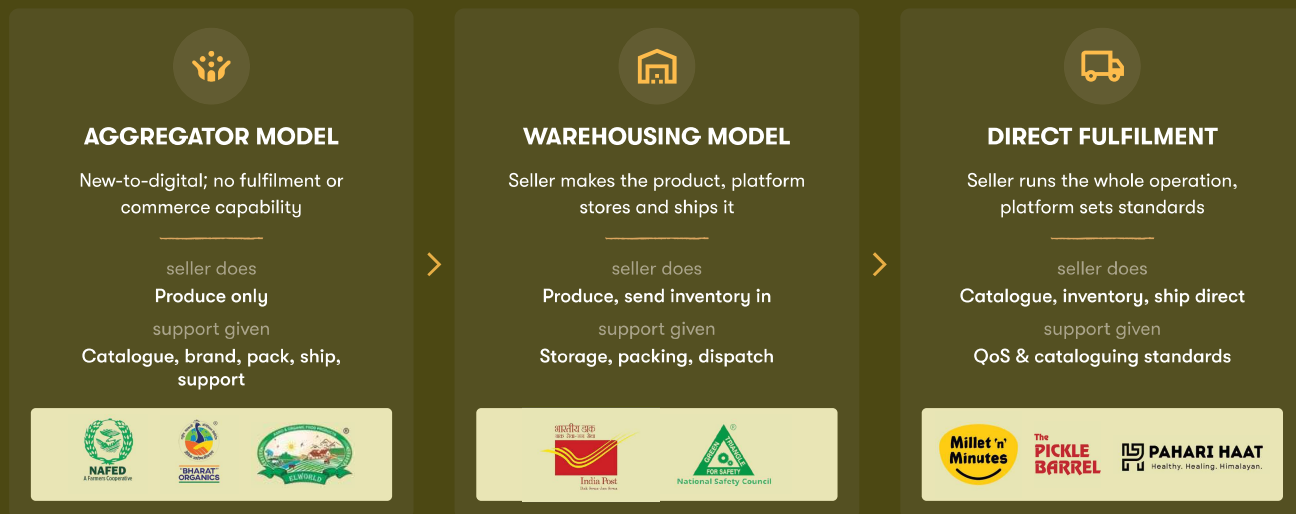
Powering India's small sellers

Enabling every artisan, farmer and maker to reach more markets, more easily.

← New-to-digital

seller maturity

Digitally capable →



This growth was matched by deeper engagement with the ecosystem behind it. **DPIIT and ONDC** convened **Aggregator Connect**, bringing together the **Ministry of Micro, Small and Medium Enterprises**, the **Ministry of Rural Development**, the **Department of Posts**, and **NAFED**, alongside institutional brands and ecosystem partners, to discuss scaling this model further, from AI-powered cataloguing to logistics, warehousing, and packaging support. ONDC also brought together over **60 network participants** at the **Impact Retail - Amazing India Ecosystem Connect**, where discussions moved from cataloguing and pricing to warehousing and demand generation.

ONDC is working to expand the seller base further, both through new aggregators and independent sellers joining directly. Warehousing capability is set to open in **Tamil Nadu** with **India Post**. **Kerala** and **Madhya Pradesh** to follow.



Inclusive growth for rural India



Preserving crafts, empowering communities



Building a global market for India's handmade

ONDC[®] Logistics

Building India's Third-Party Delivery Infrastructure

India's logistics market is vast but fragmented: hard for merchants/brands to access third party delivery at scale, and hard for smaller operators to access consistent demand. ONDC, through the Open Delivery Protocol (ODP), unifies both sides at once, providing a single point of access for merchants and operators of every size to fulfil orders without the need for additional tech or operational bandwidth.

WHERE WE STAND TODAY

New use cases, such as FIFO, are making deliveries possible in **<15mins**

2.7 Cr

Orders facilitated
since Apr'2025

50

Hyperlocal Logistics Service Providers live on the ONDC network

50+

Brands across 150 cities
Online Food, Quick Commerce, Pharmacy and other Large and Small format retailers leveraging network for deliveries

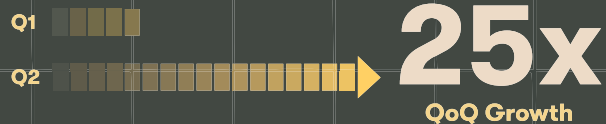
60K+

Merchant outlets leveraging the ONDC Logistics Network

This quarter saw a significant number of additions to the network's logistics service provider ecosystem. Under the **FleetConnect** initiative, which digitises informal and small fleet operators, the network added **11 new logistics service providers** this quarter, including Airxy, Gig4U, Peaklift Express, Shreeji Enterprise Services and TEV. This segment has grown **25x quarter-on-quarter**.

Many of these operators began as manpower agencies, deploying riders onto larger platforms on those platforms' schedules and terms; the network now enables them via a delivery management system of their own, allowing them to operate as logistics service providers in their own right and compete for demand on equal footing with everyone else. Additionally, LSPs such as Dispatch Network, GreenDrive, and PicoXpress went live on the network, taking the total count to **50+**.

FLEET CONNECT IS ACCELERATING



NEW FLEET CONNECT OPERATORS



Airxy
(all women fleet)



Gig4U



Peaklift Express



Shreeji Enterprise Services



TEV
...and 6 more



INNOVATION THAT DRIVES IMPACT

The network's product innovations continue to draw larger players onto its rails. **Swiggy Instamart** is now leveraging ONDC's delivery capabilities, including **FIFO (First-In-First-Out)**, the network's model for matching the first-ready order with the first-arriving rider, to power its deliveries. Rider pick-up times improved by a further **20% quarter-on-quarter**, enabling riders to complete more orders per shift and deliver to customers faster, a trend now attracting larger brands to the network. The network is working to bring more fleet operators onto the platform, building the supply to meet the growing demand.



BUILDING SUPPLY. MEETING GROWING DEMAND.



Bringing more fleet operators online



Strengthening supply on the network



Attracting larger brands and more demand



Creating a virtuous cycle of growth for everyone



NOT ASKING FOR A SEAT, DRIVING THE WHOLE FLEET.



Trains and deploys women as delivery agents



Safe, flexible and dignified employment



Creating opportunities in a field with very few women



Built exclusively on **ONDC's** rails



Among the operators digitised through FleetConnect this quarter is **Airxy**, a women-led, women-only hyperlocal delivery service operating exclusively on **ONDC**.

AIRXY SCALED

7x
IN JUNE



Empowering women.
Delivery change.
One delivery at a time.

ONDC[®] Transit

Making daily commute accessible and affordable

WHERE WE STAND TODAY

35+

Consumer Apps

9

Metro Entities

4

City Bus Entities



For the millions of Indians who rely on public transport every day, metro and bus authorities have long been keen to digitise ticketing, but doing so meant negotiating and building a separate technical integration with every app that wanted to sell tickets on their behalf, a friction that slowed adoption and left the commuter experience fragmented. ONDC removes that repetition: one integration into the network gives a transit authority access to every buyer app already on it.

What stands out isn't any single integration; it's the pattern behind them. Mumbai Metro alone saw three different buyer apps, **Uber, Rapido, and Paytm**, layer onto different lines within the same month, while **Paytm, Uber, and Ixigo** each went live on separate Tier 2 city metros, including **Pune and Nagpur**, over the following weeks. Four new buyer apps, **Reker, Tocxi, Oliver Chat, and Xplor**, joined the network this quarter.

BEST Mumbai

Intracity bus ticketing took a new bold step onto the network this quarter. **BEST (Brihanmumbai Electric Supply and Transport)** launched city bus ticketing, and **OSRTC's** unreserved bus ticketing soft-launched shortly after.



Looking ahead,

Gujarat Metro and **UP Metro** are planned to go live soon, and **Bengaluru Metro** card recharges are **set to launch in July**.

ONDC® Tourism

Bringing India's Experiences to Digital Discovery

Across India's extraordinary cultural landscape, thousands of experiences, from ancient monuments to local tours, remain largely undigitised, limiting both a traveller's ability to discover them and a local provider's ability to reach beyond their own city. Working closely with the **Ministry of Tourism** and the **Ministry of Culture** to unlock supply across states, ONDC is bringing that heritage online.

WHERE WE STAND TODAY

885+

Experiences live on the network

16

National museums live (20+ more in the pipeline)

170+

ASI monuments live

7

Buyer Apps

BOOKINGS ACCELERATED SHARPLY THROUGH THE QUARTER

June alone saw bookings **more than double month-on-month**, marking the strongest growth this quarter. Government partnership continued to expand the base, with two more national museums, including the **Nehru Science Centre in Mumbai** and the **Visvesvaraya Industrial and Technological Museum in Bengaluru**, joining through the Ministry of Culture. Private supply grew across categories including indoor adventure, waterparks, outdoor adventure, & private museums.

TWO INNOVATIONS THIS QUARTER WORTH HIGHLIGHTING

1 Scan. Book. Explore.

QR standees placed inside museums let visitors scan and book instantly, replacing physical ticket queues.



2 DMRC Sarthi goes live on ONDC

Delhi Metro's own ticketing platform, went live as a buyer app on the network, turning a daily transit touchpoint into a gateway for culture and leisure booking.



The next step extends that same trust into the booking experience itself: the **Bharat Tourism Stack**, being built with the **Ministry of Tourism**, will verify tourist and provider identity and surface credentials at the point of booking, giving both domestic and international travellers a reliable way to discover and book experiences on the network.

FINANCIAL SERVICES.

For millions of gig workers, first-time investors, and small borrowers, access to formal financial products has historically been priced out of reach, not by policy, but by the cost of distribution and enablement. ONDC's shared, standardised integration layer changes that : one connection gives access to the whole ecosystem, making genuinely small-ticket, sachetised products commercially viable at scale.



Sachet Investing for First-Time Investors

WHERE WE STAND TODAY

10 lakh+ purchase transactions since inception, representing **₹192.2 crore** in total purchase value

Average ticket size of **~₹944**, with **~74% of investors** from Tier 2+ cities

₹116 Cr

AUM
(Assets under Management)

58K

Unique investors
(cumulative)

29

AMCs live on Network

81

Distributors live on Network

St. George Hospital, Mumbai

23-07-2026

ONDC, alongside **Zeny**, **UTI Pension Fund**, and **Aditya Birla Sun Life Mutual Fund**, is hosting a financial literacy session at **St. George Hospital, Mumbai**, walking participants through the basics of mutual funds, SIPs, and the value of investing a little, consistently, over time.

The session will also show how platforms like Zeny let you start at just **₹25 a day**, small enough to fit into anyone's routine, and large enough to build real savings over time.



SUPPORTED BY

Purchase transaction volumes for ONDC Mutual Funds moderated over the quarter, even as SIP share climbed to an all-time high of **95.7%** and the ticket sizes held in the **₹800-1,900 range**, genuinely small entry points rather than high-net-worth transactions.

This quarter, 12% of investors were investing in mutual funds for the first time. **SBI Mutual Fund** joined the network as the 29th AMC, and the distributor base grew by **22 new distributors** over the quarter, including **Paragwealth, Ronak, Finozone, MF Bharat, Fundzpark, Safalmoney, Capfluent, and MyFi**. Three new investor-servicing features also went live in June: Change of Mandate, Systematic Transfer Plan, and Systematic Withdrawal Plan.

ONDC[®] Credit

Expanding Credit Access for First-Time Borrowers

WHERE WE STAND TODAY

10K

Loans disbursed
this quarter, worth
₹143.9 crore

15L

Applications
received

₹375 Cr

Disbursed to date across 11
lenders and 11 distributors, with
more in the pipeline.



What stands out isn't the volume of applications, which held roughly flat through the quarter, but the improvement in conversion: as new lenders joined with a deliberate focus on serving new-to-credit, self-employed, and prime borrower segments, more of the applications already coming through the network began converting into disbursed loans. **Zype** went live as a new lender this quarter, paired with LSPs **OLA** and **Paisa Bazaar**, and four additional lender-LSP partnerships were activated in June. Gold Loans emerged as the quarter's clearest breakout product; disbursed value grew from **₹22.1 crore in May to ₹47.1 crore in June**, overtaking Unsecured Term Loans as the largest product line by June.

Making it easier to join the network is an investment in itself. A centralised **LSP audit framework**, launched this quarter, replaces the current model in which each lender runs its own audit of every loan service provider it works with, reducing duplication of effort and cost across the ecosystem and enabling faster go-lives for both lenders and LSPs, with ONDC absorbing the cost of the framework itself.

Looking ahead, **Purchase Finance, Loan Against Mutual Funds and Business Loans** are in the pipeline, expanding the range of financing available on the network.

ONDC[®] Insurance

Affordable Protection for Small Merchants and Gig Workers

WHERE WE STAND TODAY

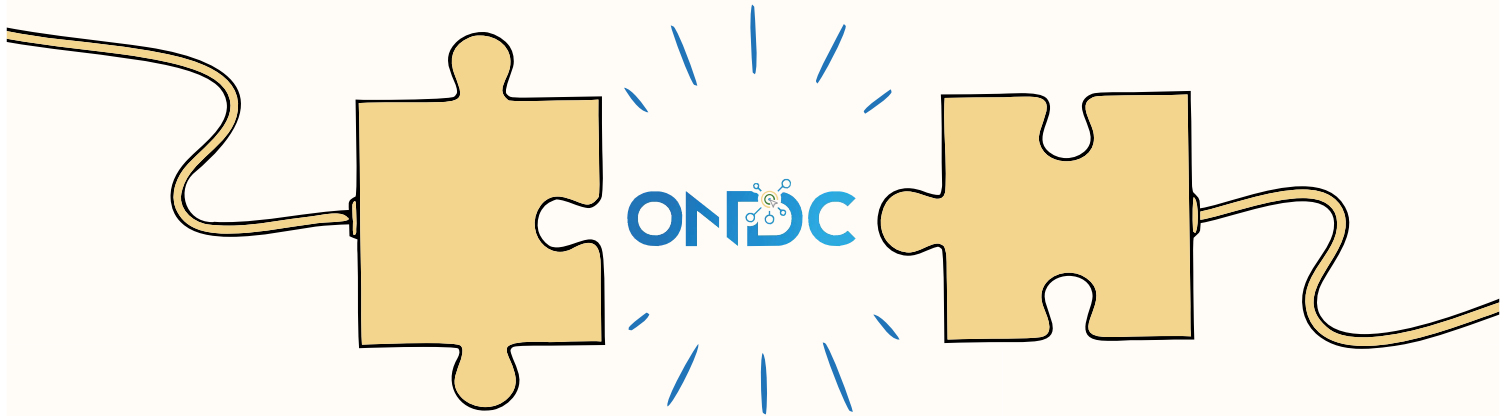
2K+

Policies issued in Sachet Logistics
Insurance's first month back

5

Insurers

ONDC Insurance is one of the network's newest verticals, and this quarter marked a restart for its flagship product. Sachet Logistics Insurance resumed operations after enhancements to the claims process, issuing **2K+ policies** in its first month back on the network. Building on that relaunch, **Care Insurance** and **Zurich Kotak** joined as new insurers, alongside three new distribution platforms: **Vaatun, Saiba, and Womingo**, a women-focused insurance distribution platform. The next phase extends the product into additional logistics categories and onboards D2C platforms, including **Pazcare and Provitt**.



Let's Connect

We believe the best ideas come from conversation. Whether you have feedback, a partnership in mind, or just want to learn more about what we are building, we would love to hear from you.

team@ondc.org

