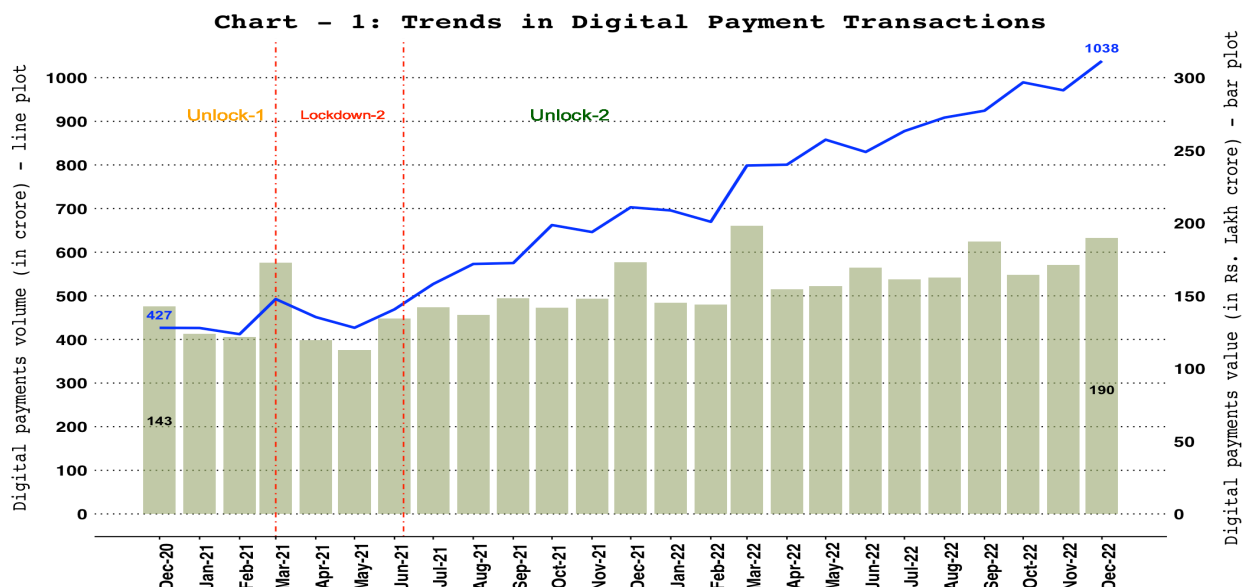


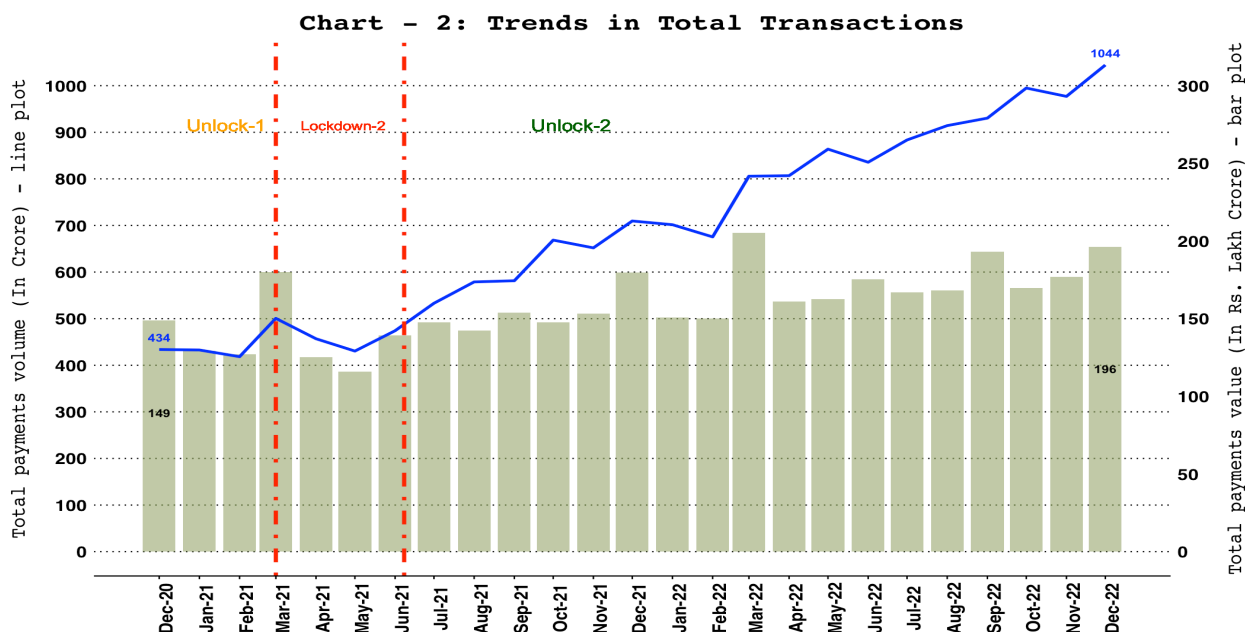
Monthly Payment System Indicators – December 2022

1. Digital Payments – Volume and Value



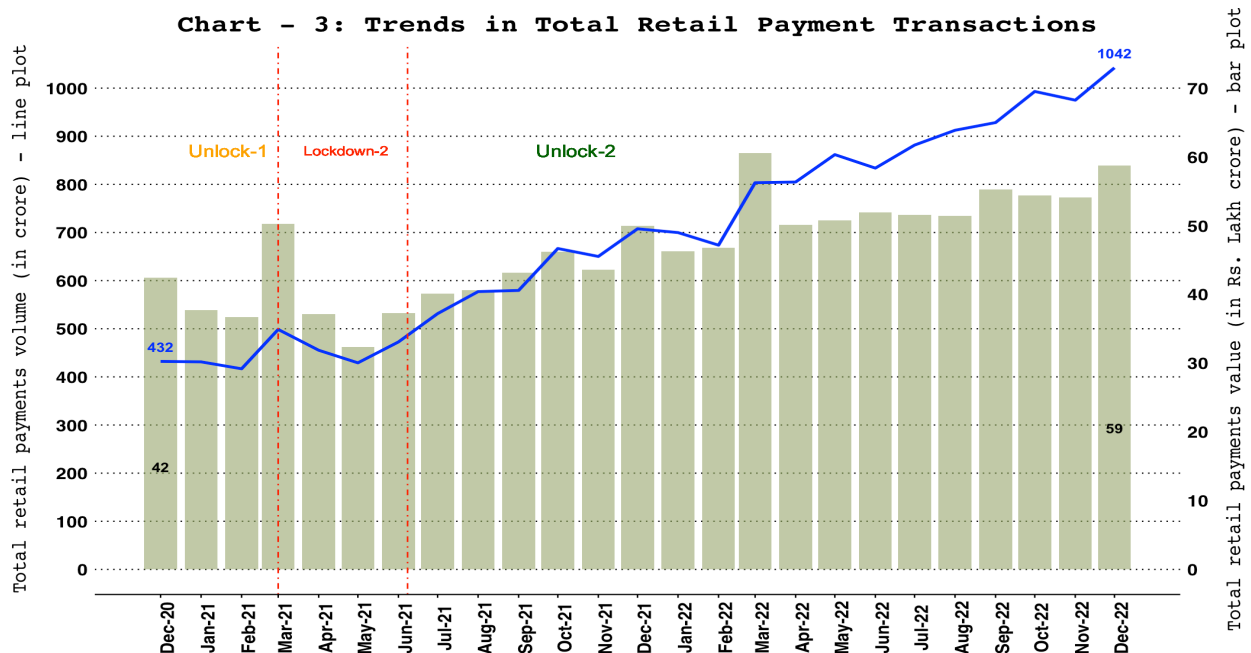
Note: Digital payments include RTGS (customer and inter-bank transactions), retail electronic clearing – NEFT, IMPS, NACH (credit, debit and APBS), card payment transactions (excl. cash withdrawal), PPI payment transactions (excl. cash withdrawal), UPI (including BHIM & USSD), BHIM Aadhaar Pay, AePS fund transfer and NETC (linked to bank accounts).

2. Total Payments – Volume and Value



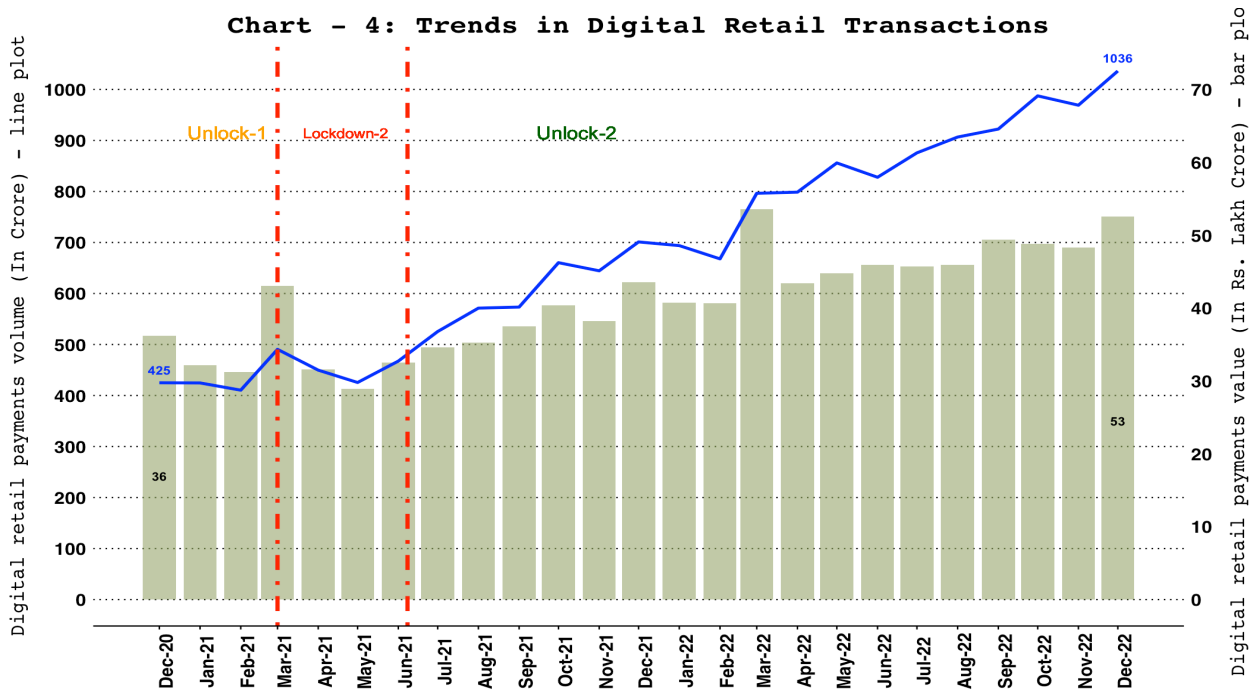
Note: Total payments include RTGS, NEFT, IMPS, NACH (credit, debit and APBS), card payment transactions (excl. cash withdrawal), PPI payment transactions (excl. cash withdrawal), UPI (including BHIM & USSD), BHIM Aadhaar Pay, AePS fund transfer, NETC (linked to bank accounts) and paper clearing.

3. Total Retail Payments – Volume and Value



Note: Total retail payments include NEFT, IMPS, NACH (credit, debit and APBS), card payment transactions (excl. cash withdrawal), PPI payment transactions (excl. cash withdrawal), UPI (including BHIM & USSD), BHIM Aadhaar Pay, AePS fund transfer, NETC (linked to bank accounts) and paper clearing.

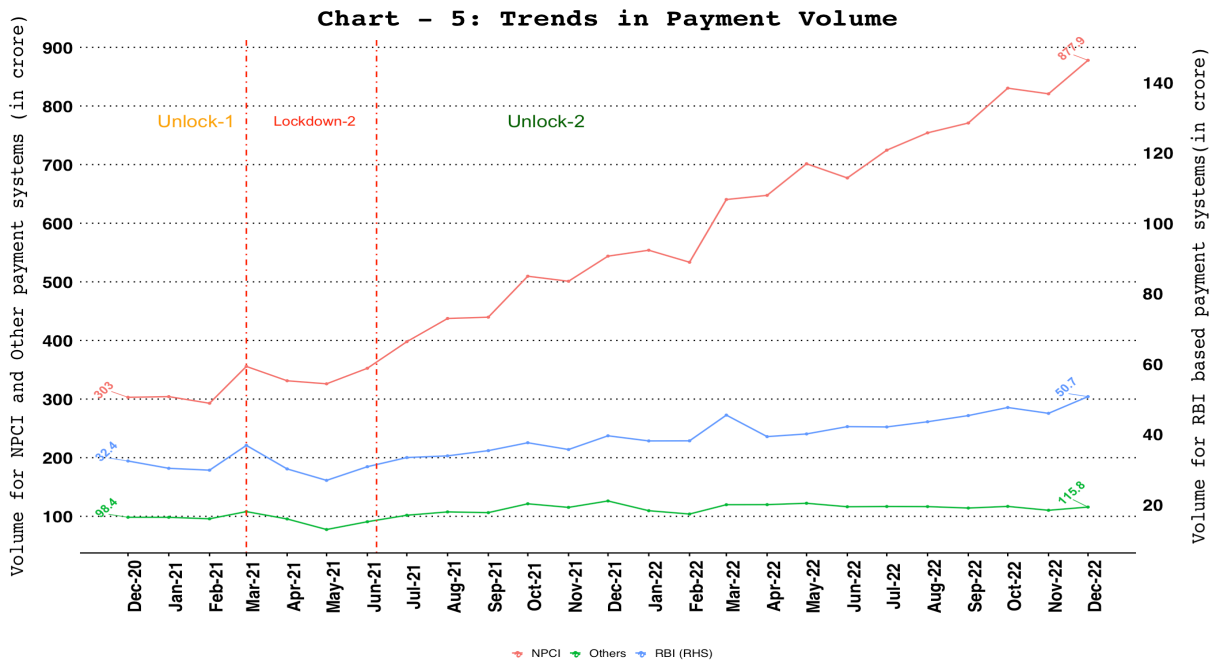
4. Digital Retail Payments – Volume and Value



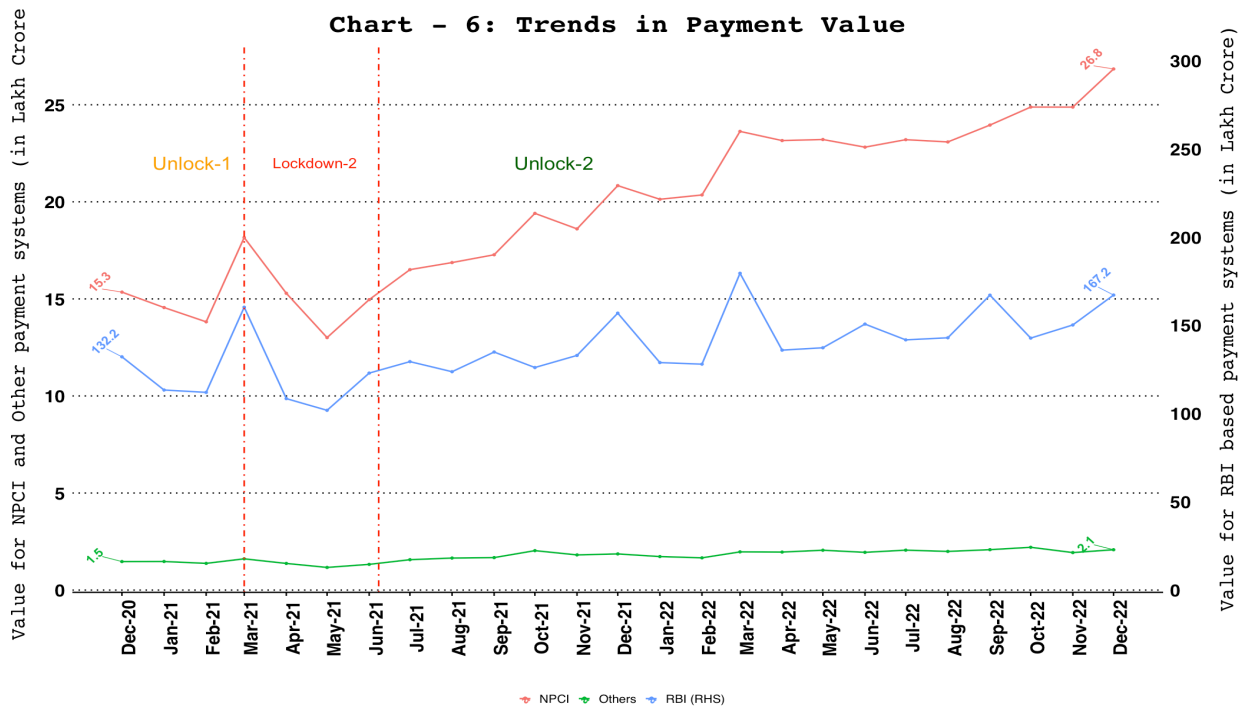
Note: Digital retail payments include NEFT, IMPS, NACH (credit, debit and APBS), card payment transactions (excl. cash withdrawal), PPI payment transactions (excl. cash withdrawal), UPI (including BHIM & USSD), BHIM Aadhaar Pay, AePS fund transfer and NETC (linked to bank accounts).

5. Comparison of RBI, NPCI and Other Payment Systems

a. Comparison of Payments Volume



b. Comparison of Payments Value



Note:

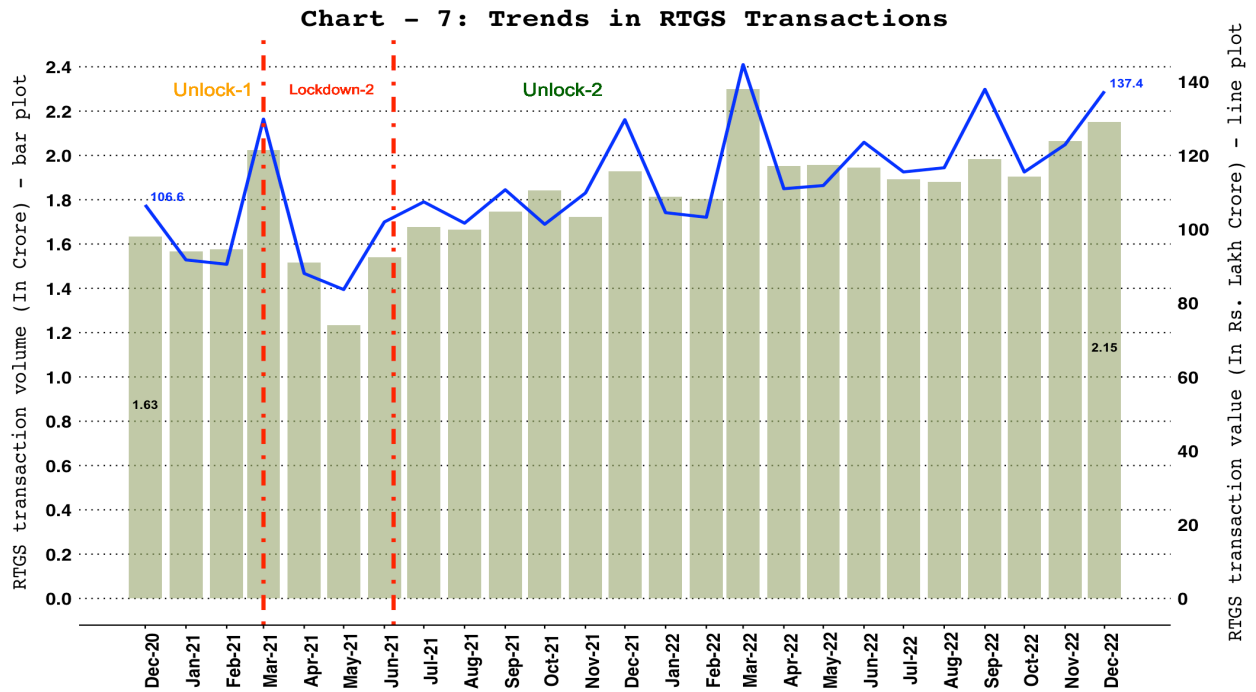
RBI payment systems include RTGS (customer and inter-bank transactions) and NEFT.

NPCI payment systems include IMPS, NACH, UPI (including BHIM & USSD), BHIM Aadhaar Pay, AePS fund transfer, NETC (linked to bank account) and paper clearing.

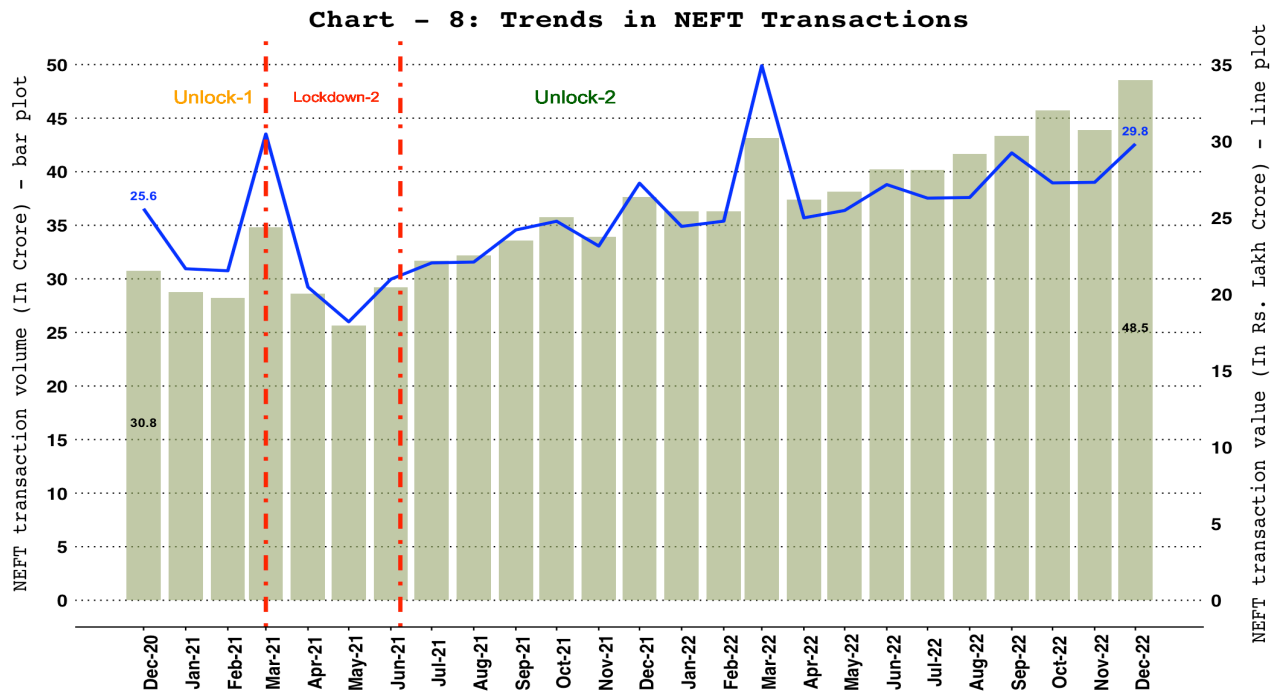
Other payment systems include debit and credit card payment transactions (excl. cash withdrawal) and wallet and PPI card payment transactions (excl. cash withdrawal).

6. RBI Operated Payment Systems

a. Real Time Gross Settlement (RTGS)

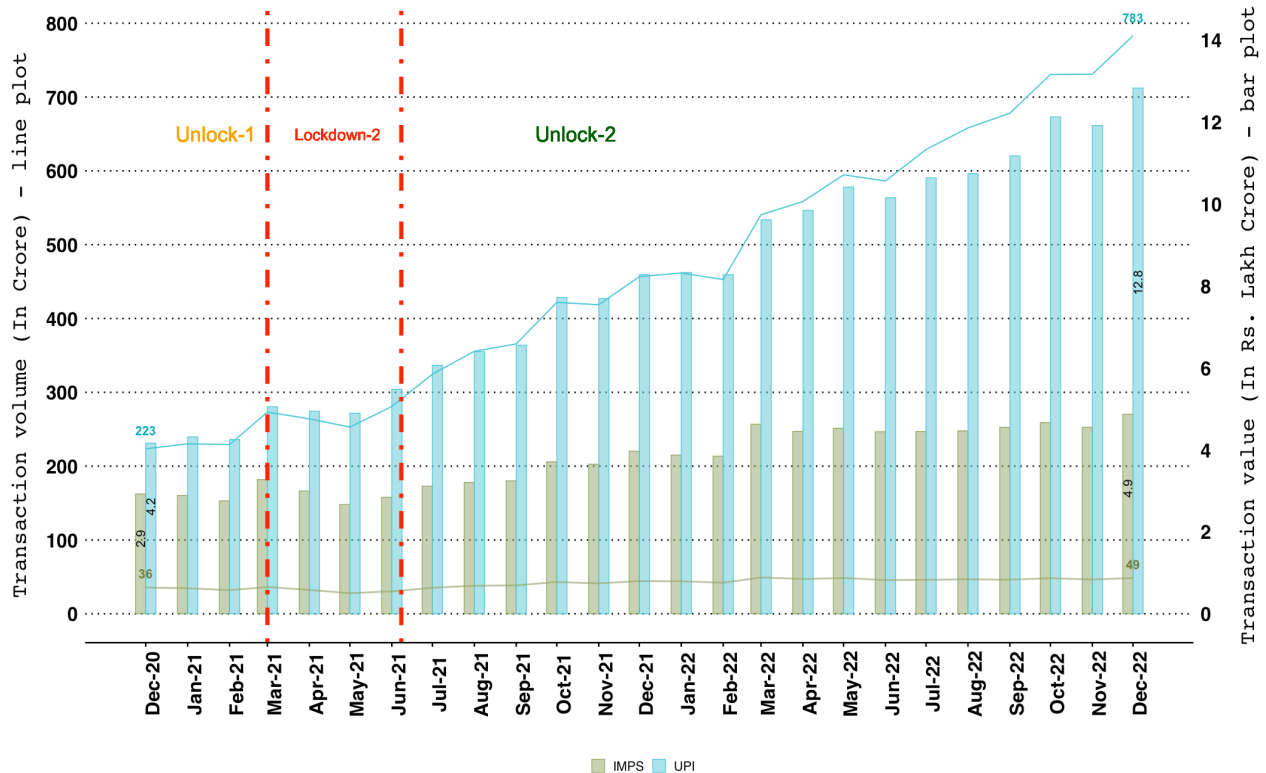


b. National Electronic Funds Transfer (NEFT)



7. NPCI Operated Fast Payment Systems - Unified Payments Interface (UPI) and Immediate Payment System (IMPS)

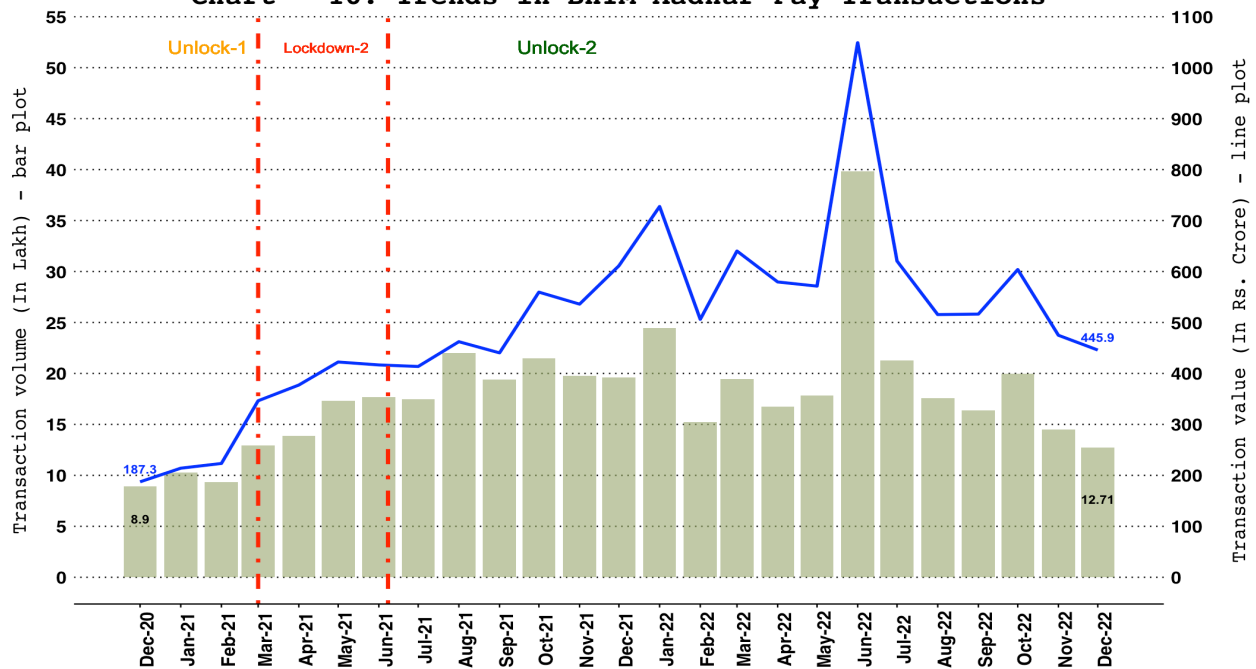
Chart - 9: Trends in IMPS and UPI Transactions



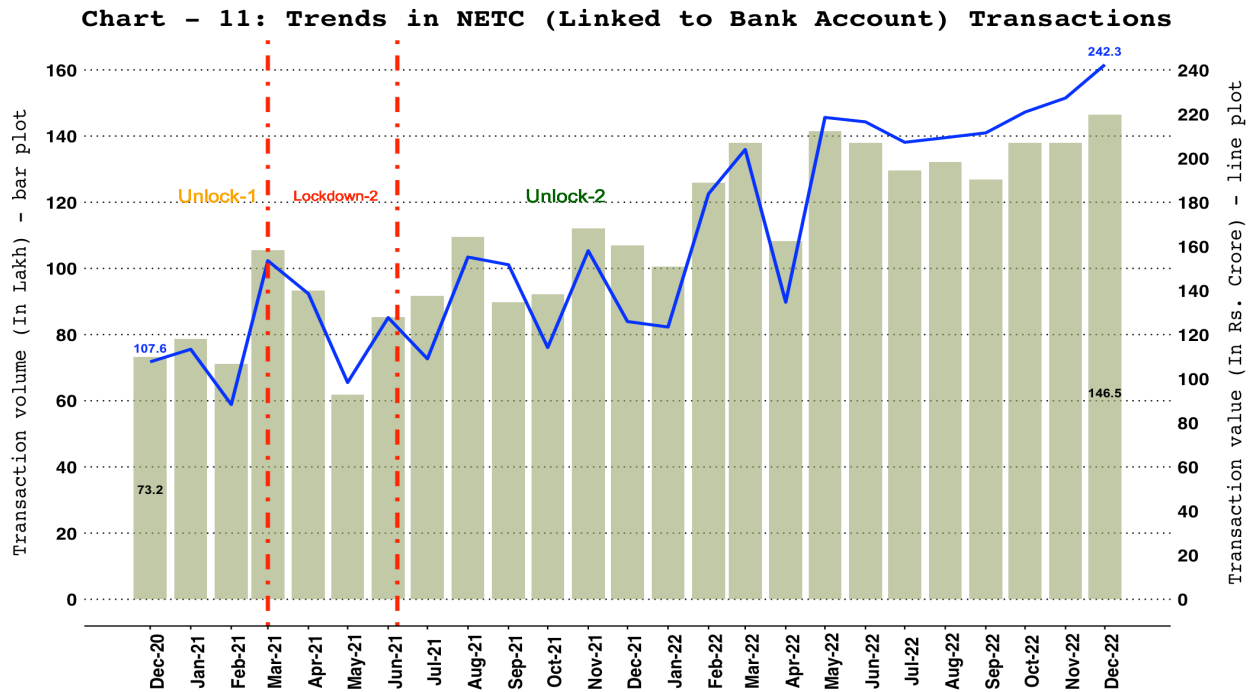
8. Other NPCI Operated Payment Systems

a. Bharat Interface for Money (BHIM) Aadhar Pay

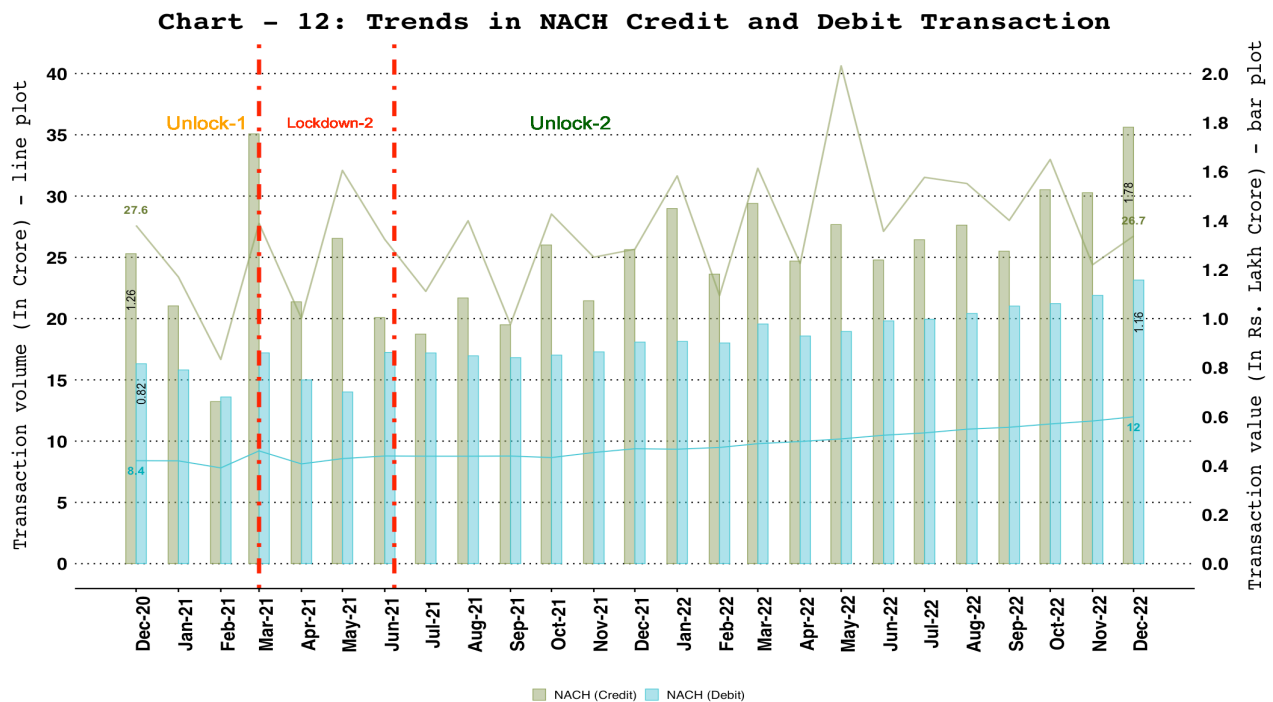
Chart - 10: Trends in BHIM-Aadhar Pay Transactions



b. National Electronic Toll Collection (NETC) (Linked to Bank Account)

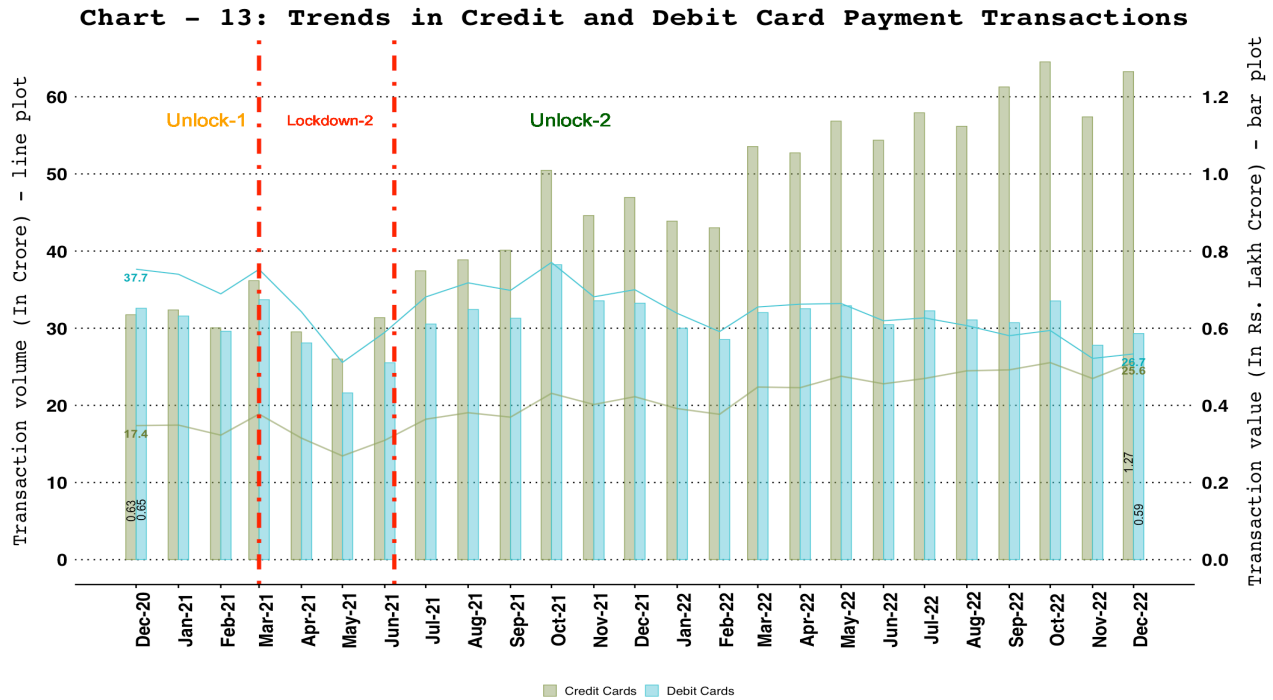


c. National Automated Clearing House (NACH) - Credit and Debit



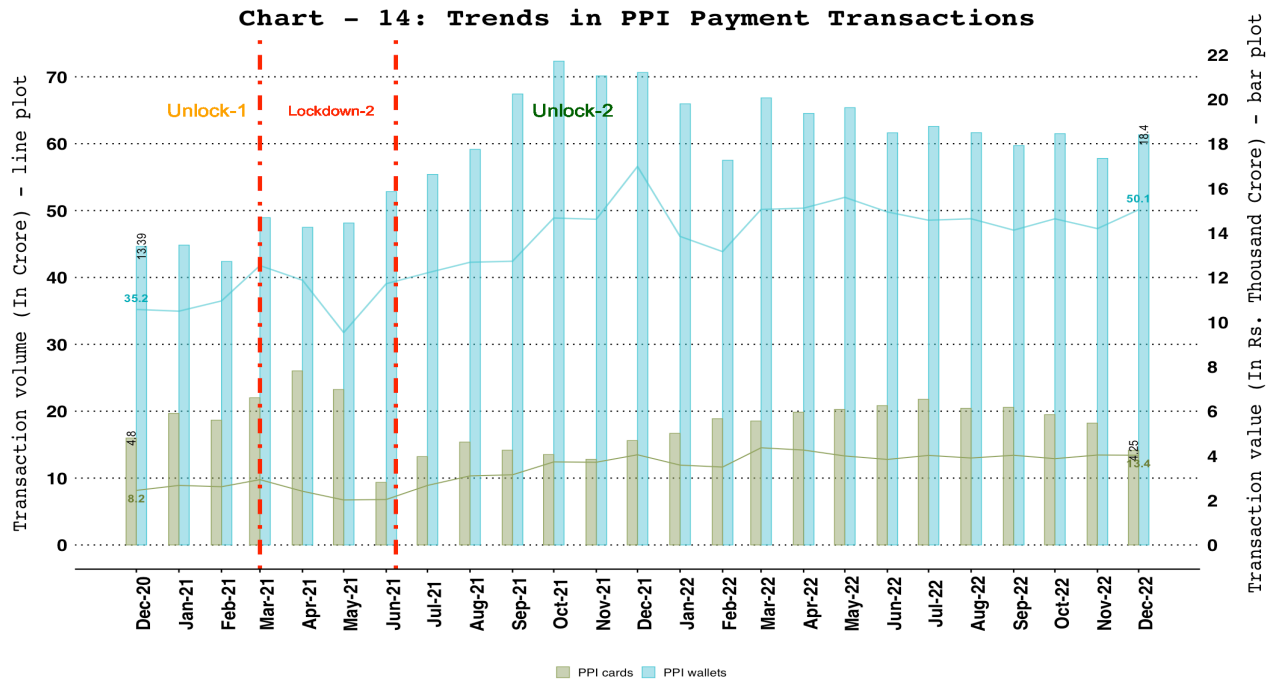
9. Cards and Prepaid Payment Instruments (PPIs)

a. Debit and Credit Cards



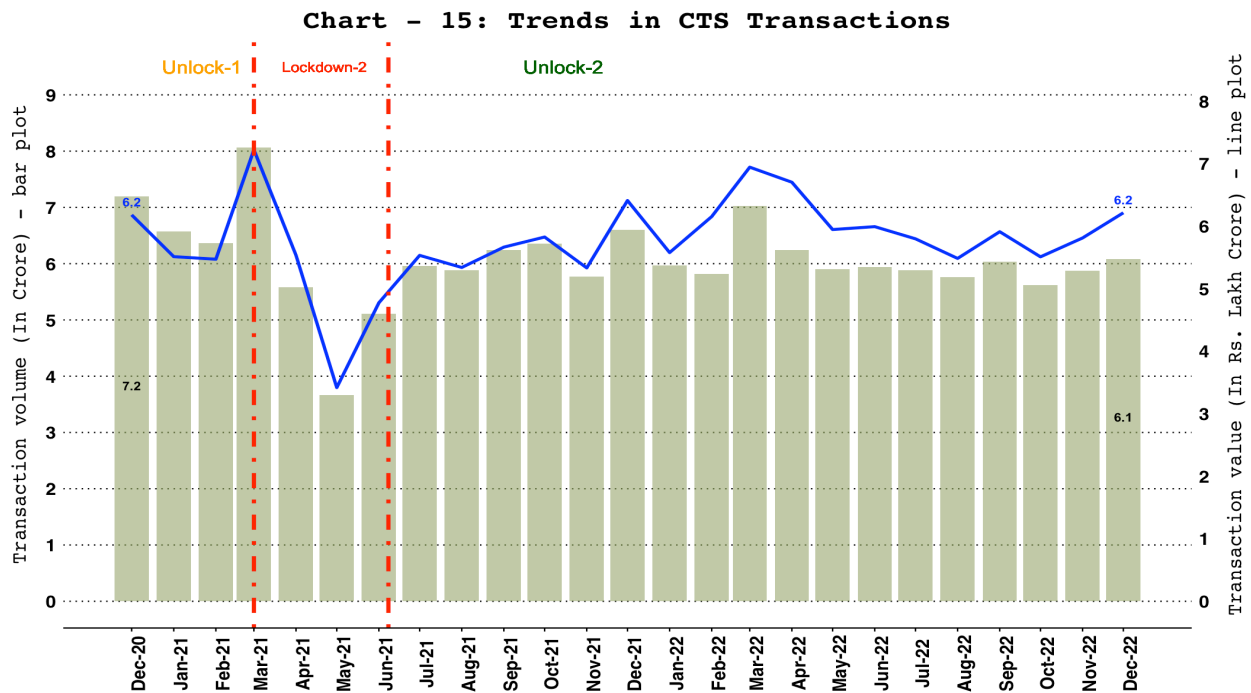
Note: Cards include debit and credit card payment transactions (excl. cash withdrawal).

b. PPI Wallets and Cards Usage



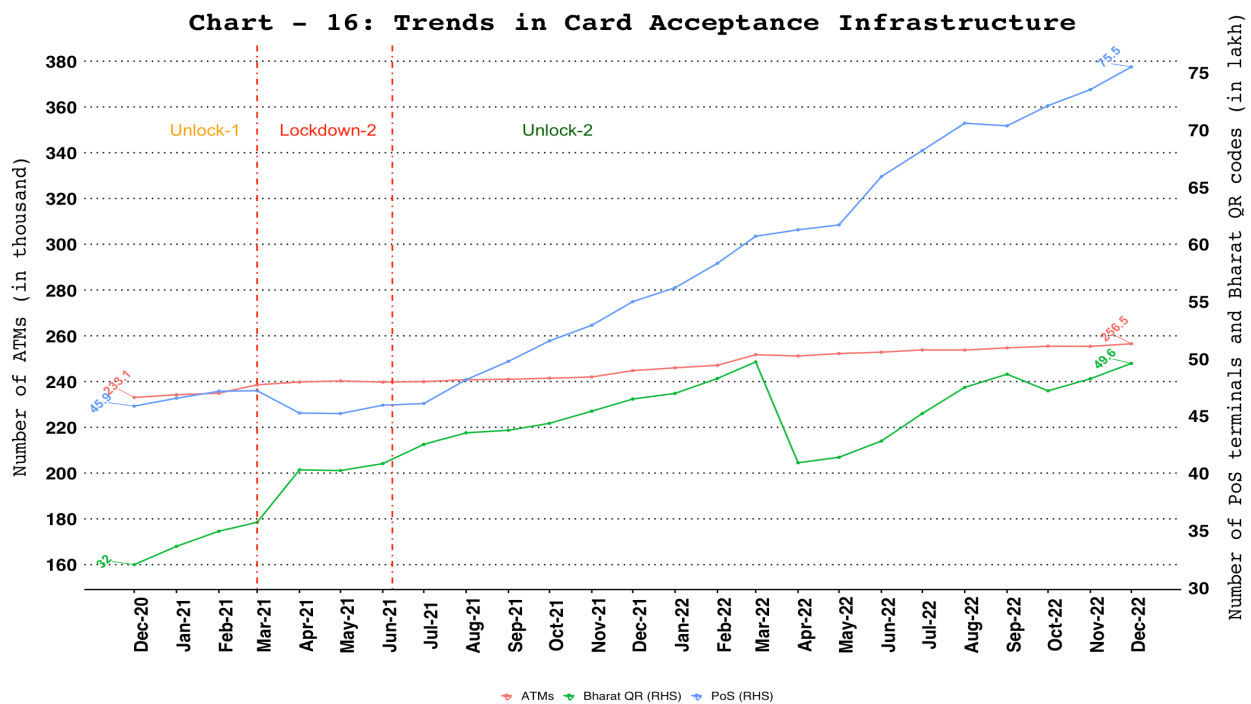
Note: PPIs include wallet and PPI card payment transactions (excl. cash withdrawal).

10. Paper Operated Payment System - Cheque Truncation System (CTS)

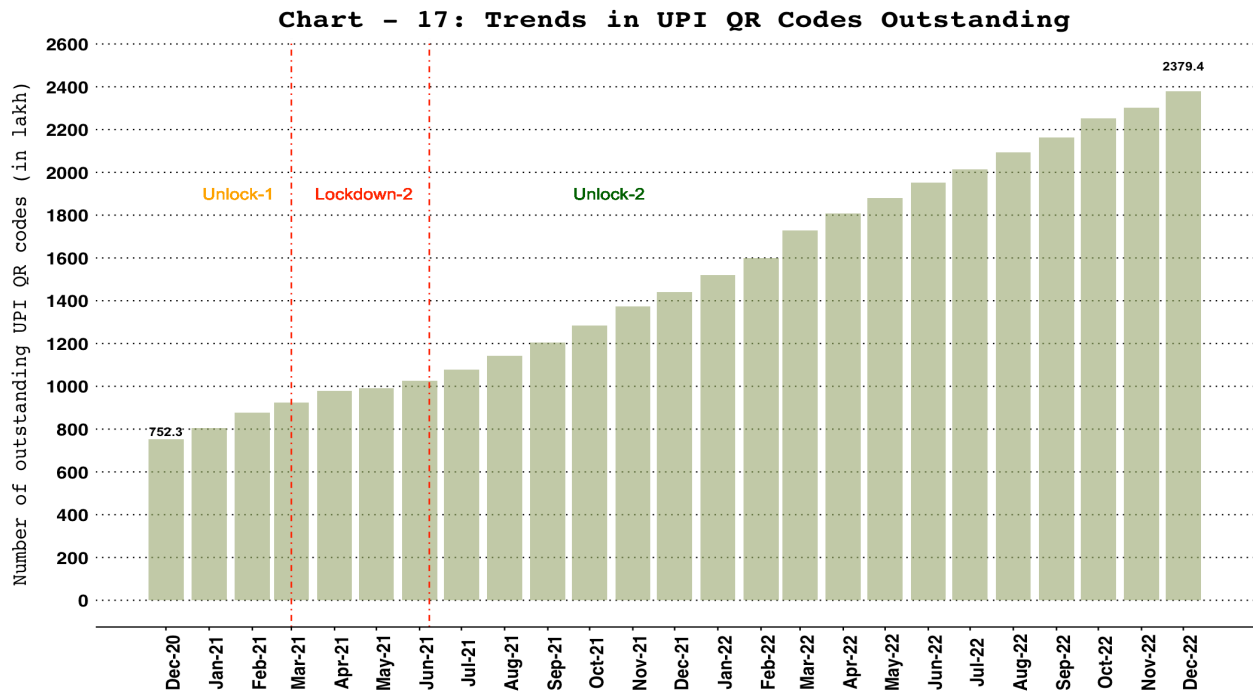


11. Card Acceptance Infrastructure and QR Codes

a. Card Acceptance Infrastructure

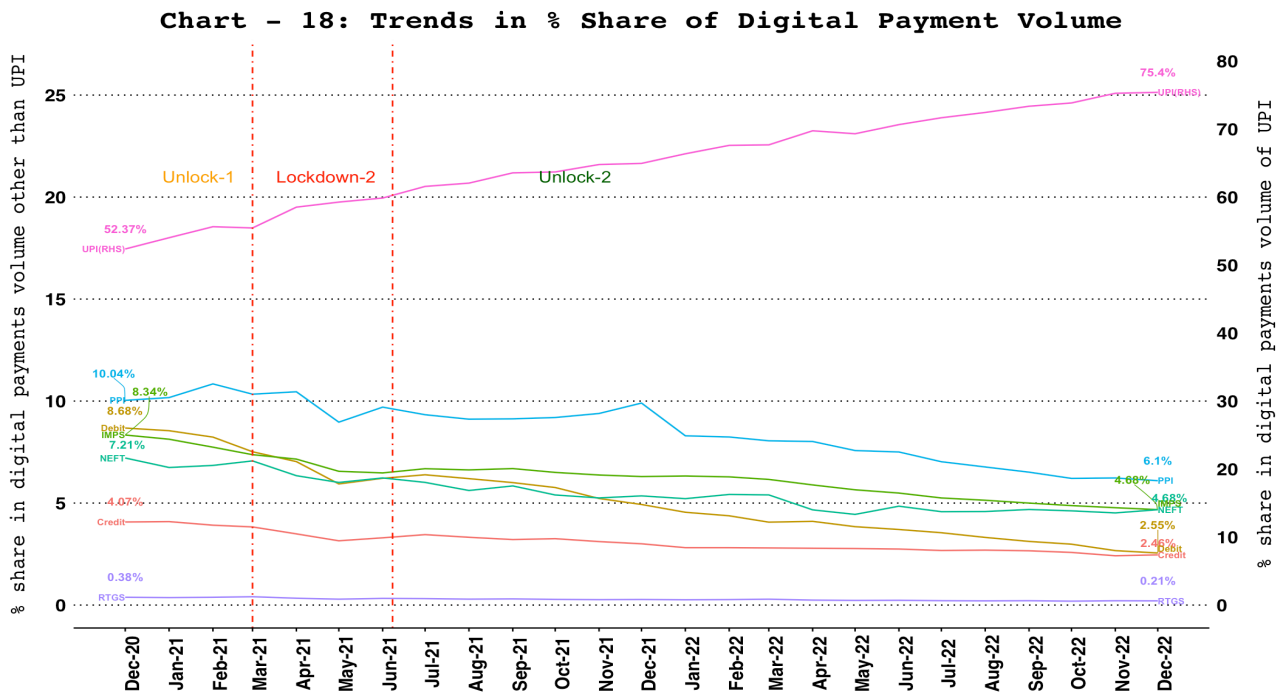


b. UPI QR Codes

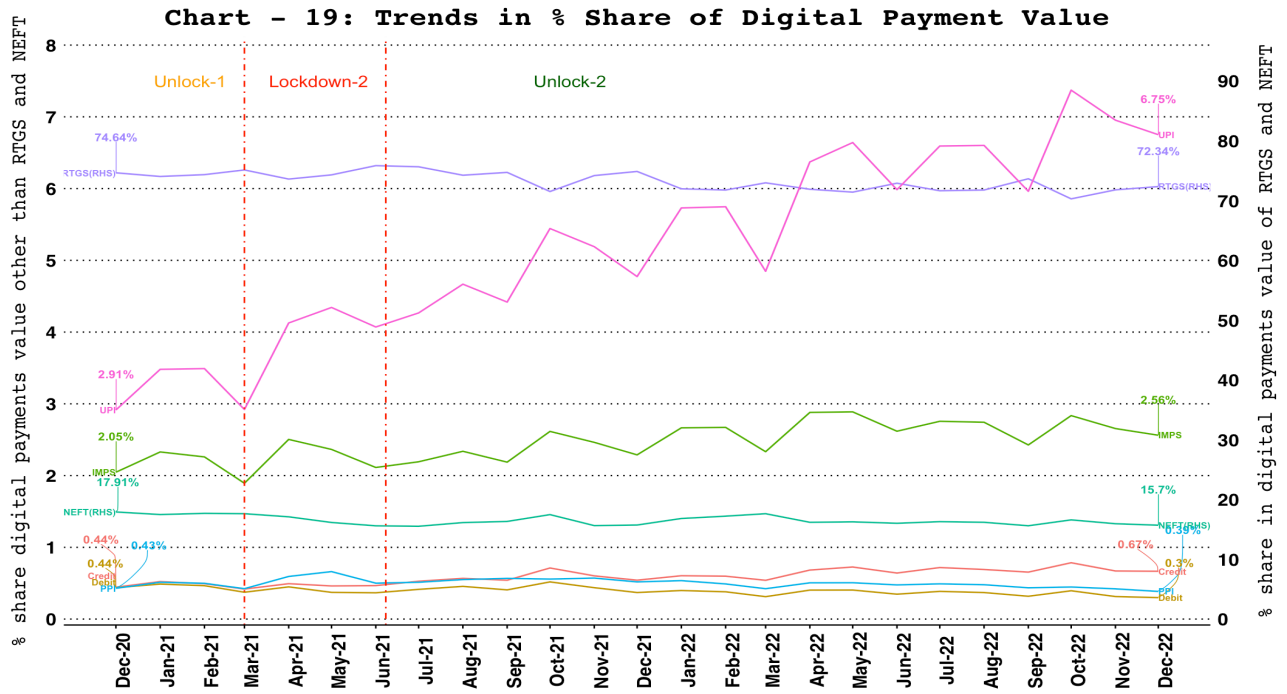


12. Payment System Wise Volume and Value Share

a. Digital Payment Volume Share

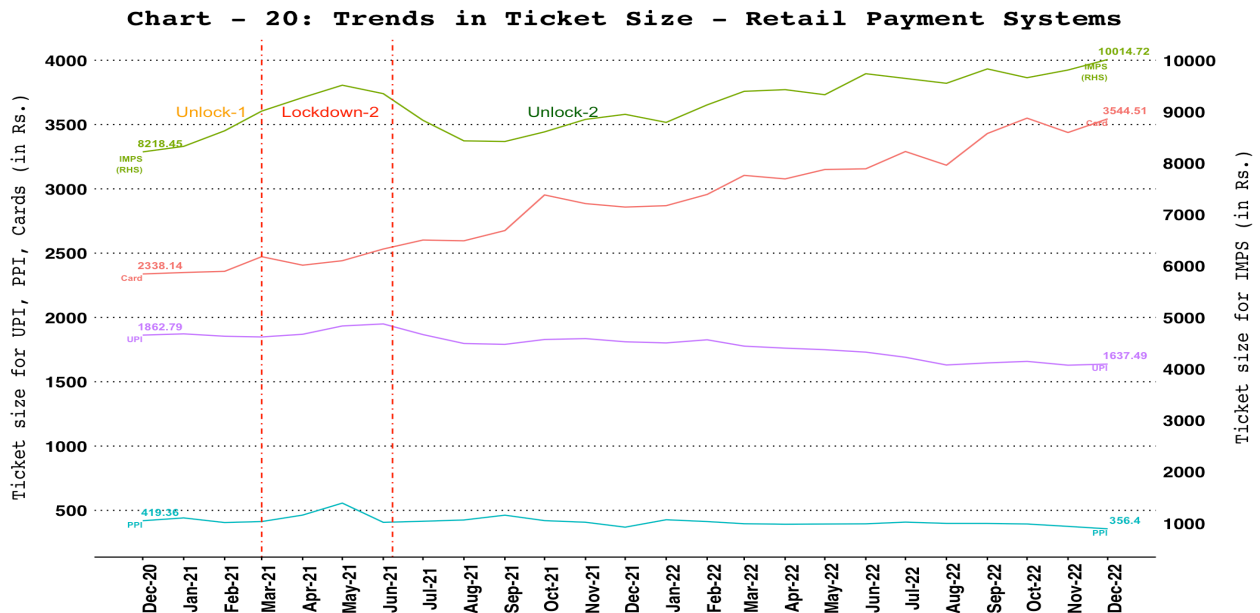


b. Digital Payment Value Share



13. Ticket size

a. Ticket Size of Retail Payment Systems

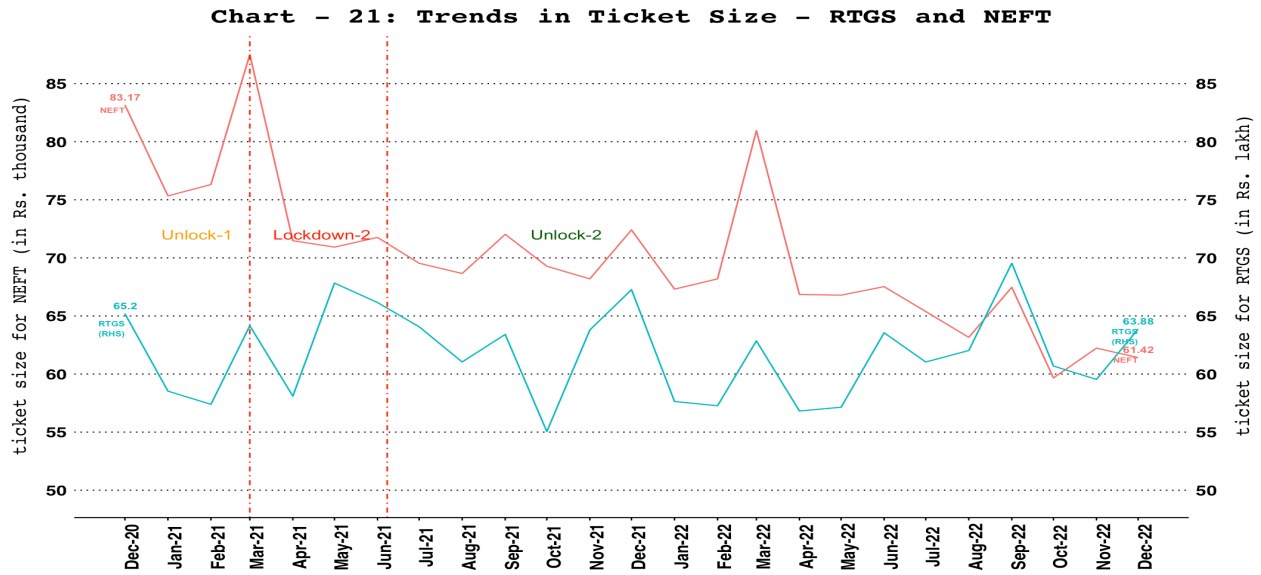


Note:

Ticket size (Average Value Per Transaction) is calculated by dividing the transaction value of a payment system for a given period by its transaction volume during the same period.

Cards include debit and credit card payment transactions (excl. cash withdrawal).

b. Ticket Size of NEFT and RTGS Payment Systems

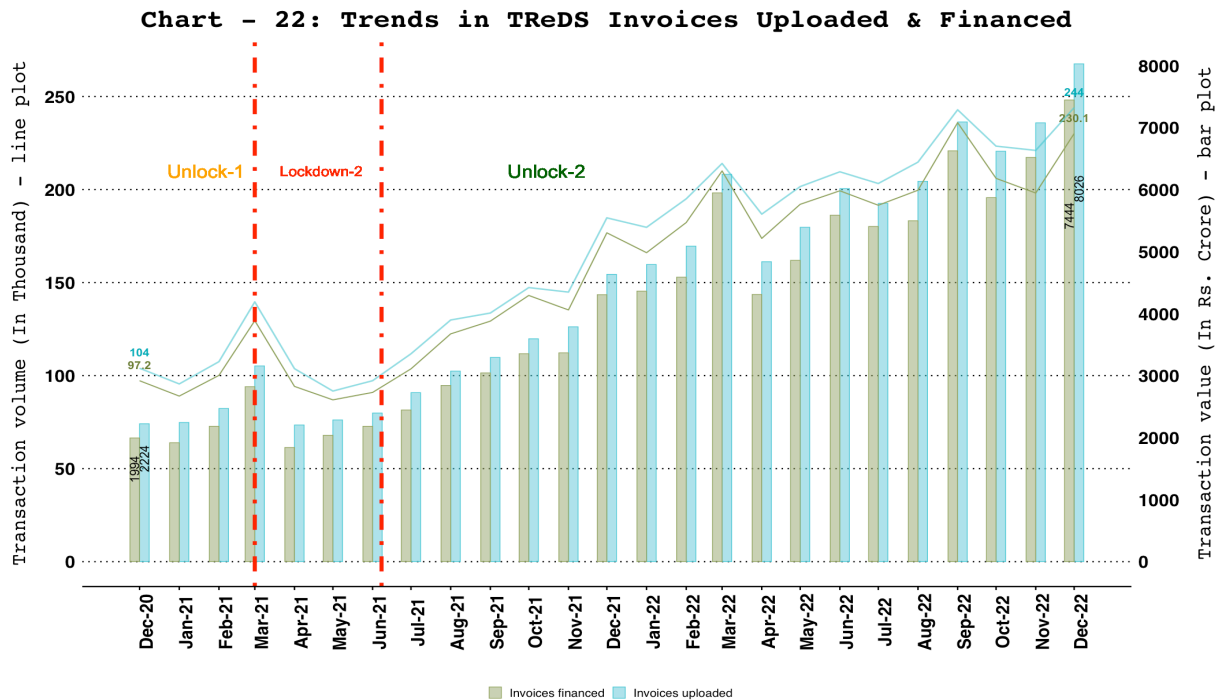


Note:

Ticket size (Average Value Per Transaction) is calculated by dividing the transaction value of a payment system for a given period by its transaction volume during the same period

14. Trade Receivables Discounting System (TReDS)

a. TReDS - Invoices Uploaded and Financed



b. TReDS - Buyers and Sellers Onboarded

