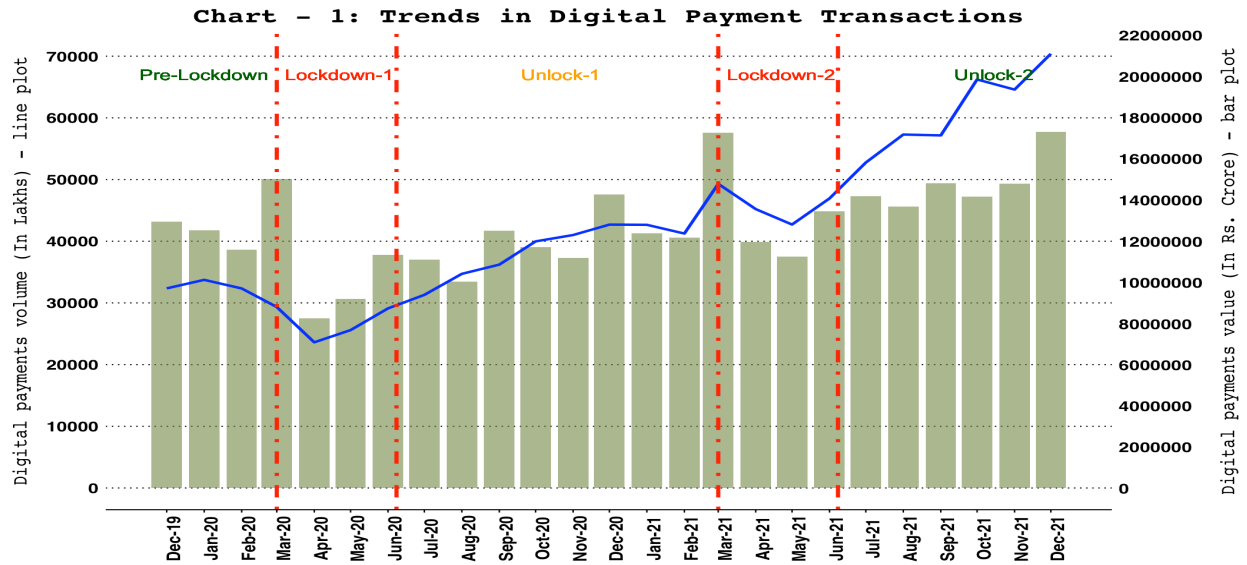


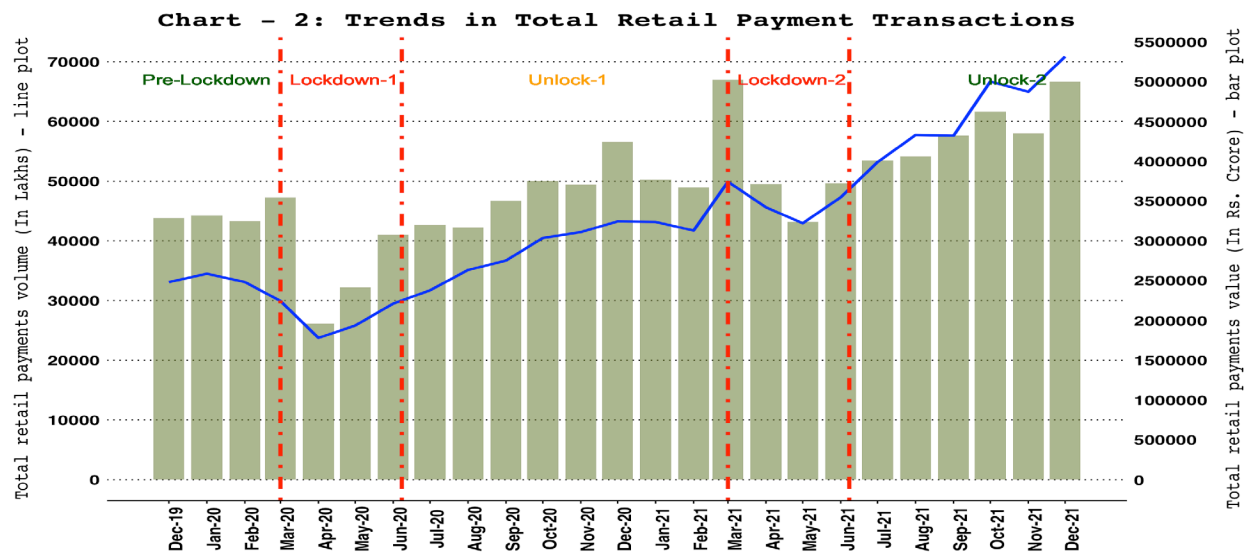
# Monthly Payment System Indicators – December 2021

## 1. Digital Payments – Volume and Value



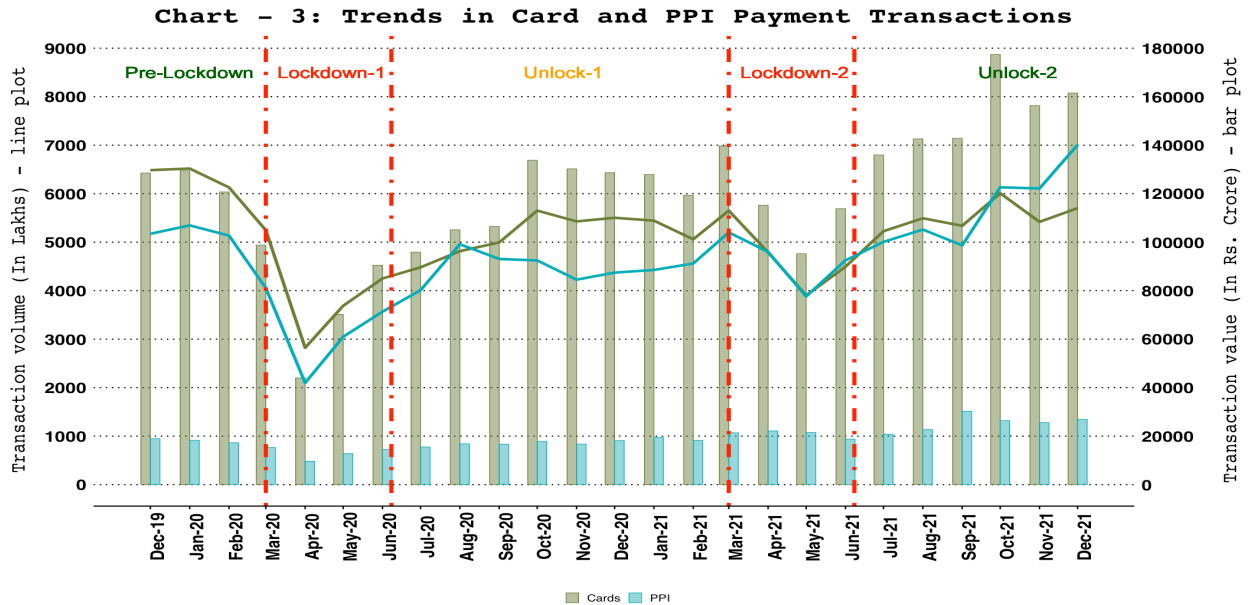
**Note:** Digital payments include RTGS (customer and inter-bank transactions), retail electronic clearing – NEFT, IMPS, NACH (credit, debit and APBS), card payment transactions (excl. cash withdrawal), PPI payment transactions (excl. cash withdrawal), UPI (including BHIM & USSD), BHIM Aadhaar Pay, AePS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

## 2. Retail Payments – Volume and Value



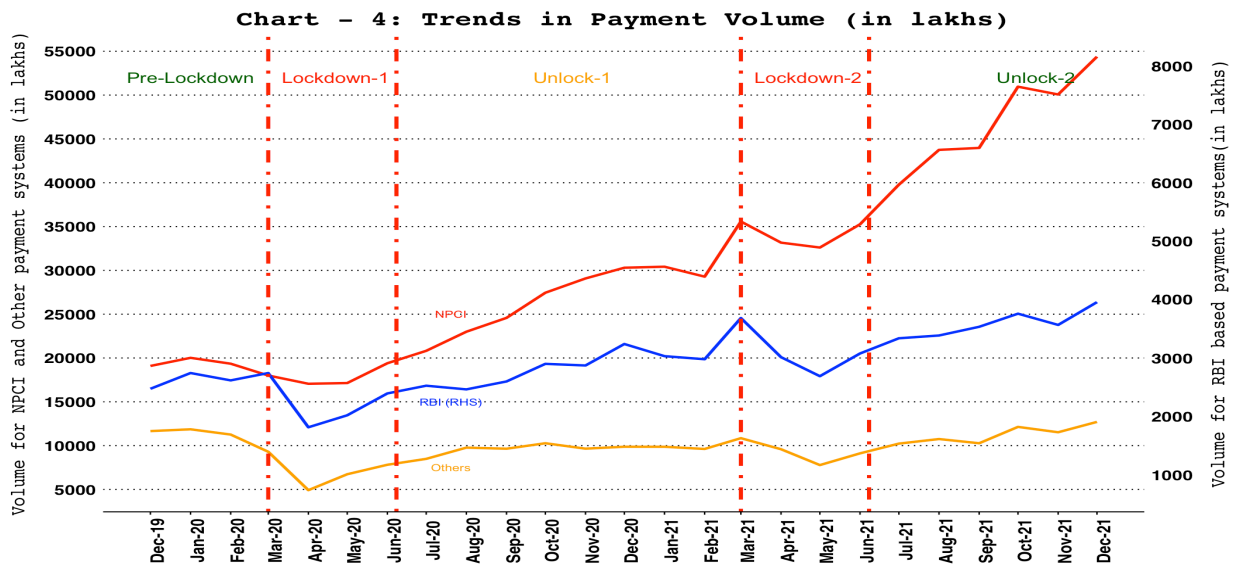
**Note:** Retail payments include NEFT, IMPS, NACH (credit, debit and APBS), card payment transactions (excl. cash withdrawal), PPI payment transactions (excl. cash withdrawal), UPI (including BHIM & USSD), BHIM Aadhaar Pay, AePS fund transfer and NETC (linked to bank accounts) and paper clearing.

### 3. Cards and Prepaid Payment Instruments (PPIs) – Volume and Value



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

### 4. Comparison of NPCI, RBI and Other Payment Systems



**Note :**

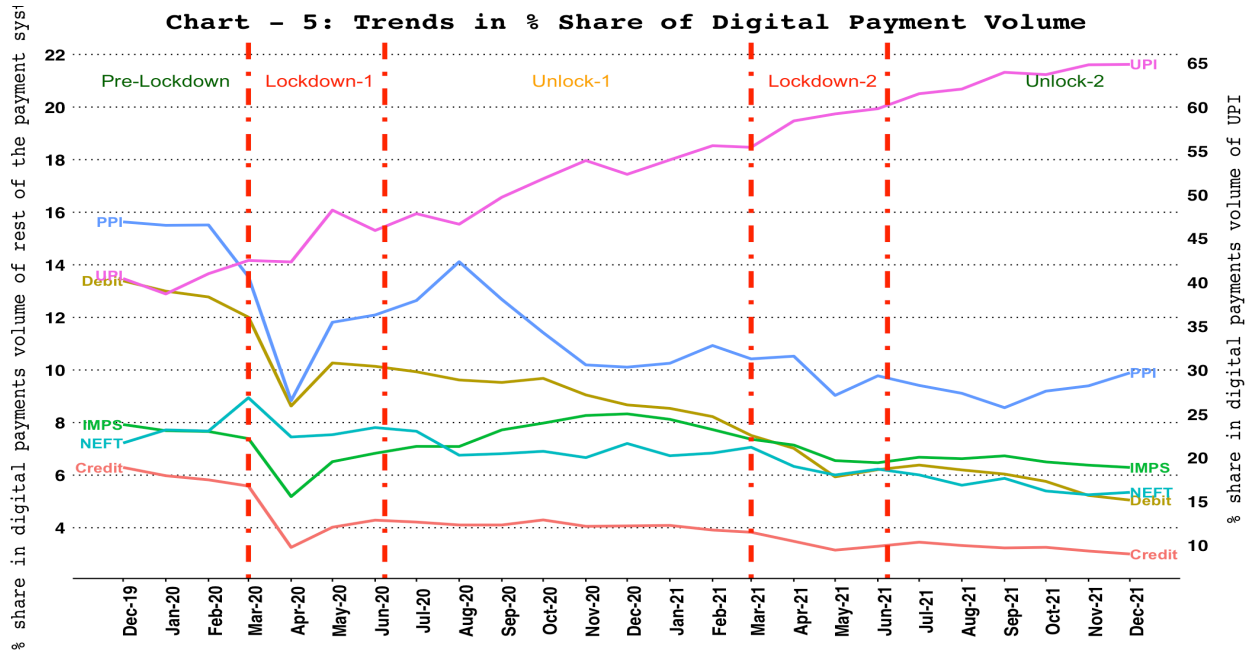
**RBI payment systems** include RTGS (customer and inter-bank transactions) and NEFT.

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

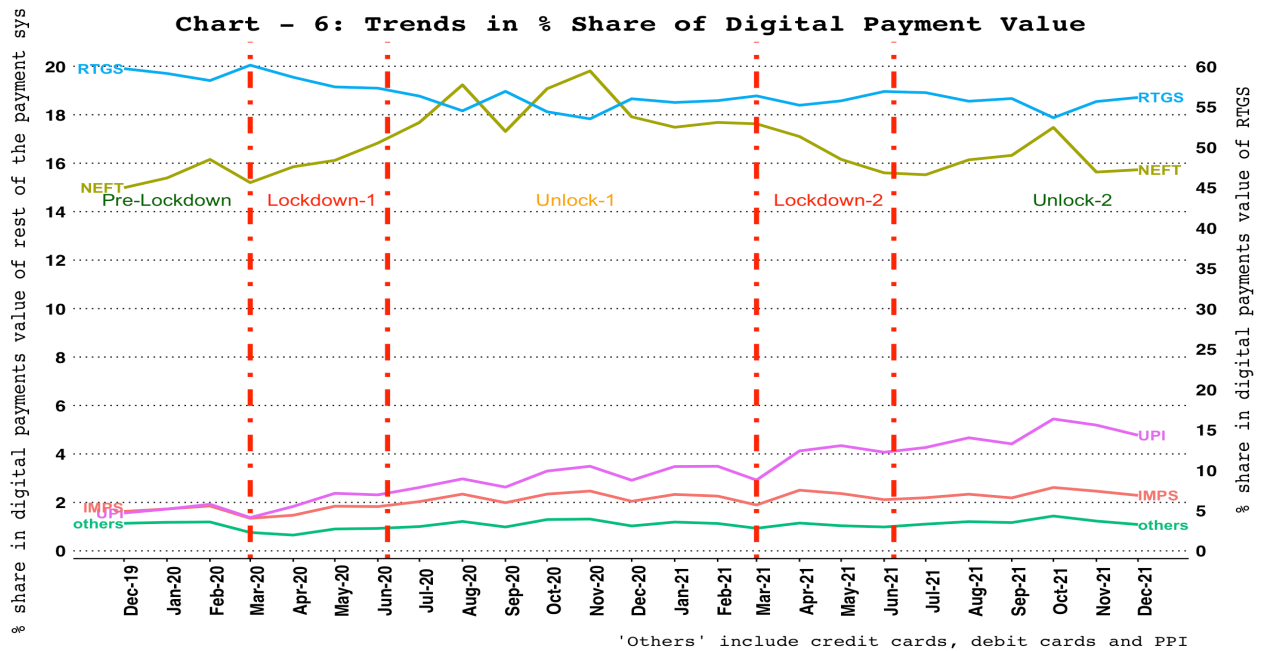
**Other payment systems** include debit and credit card payment transactions (excl. cash withdrawal) and wallet and PPI card payment transactions (excl. cash withdrawal).

# Payment Systems – Share of Volume and Value

## 5. Digital Payments – Volume Share of Payment Systems



## 6. Digital Payments – Value Share of Payment Systems



## 7. Card Acceptance Infrastructure – ATMs and PoS Terminals

