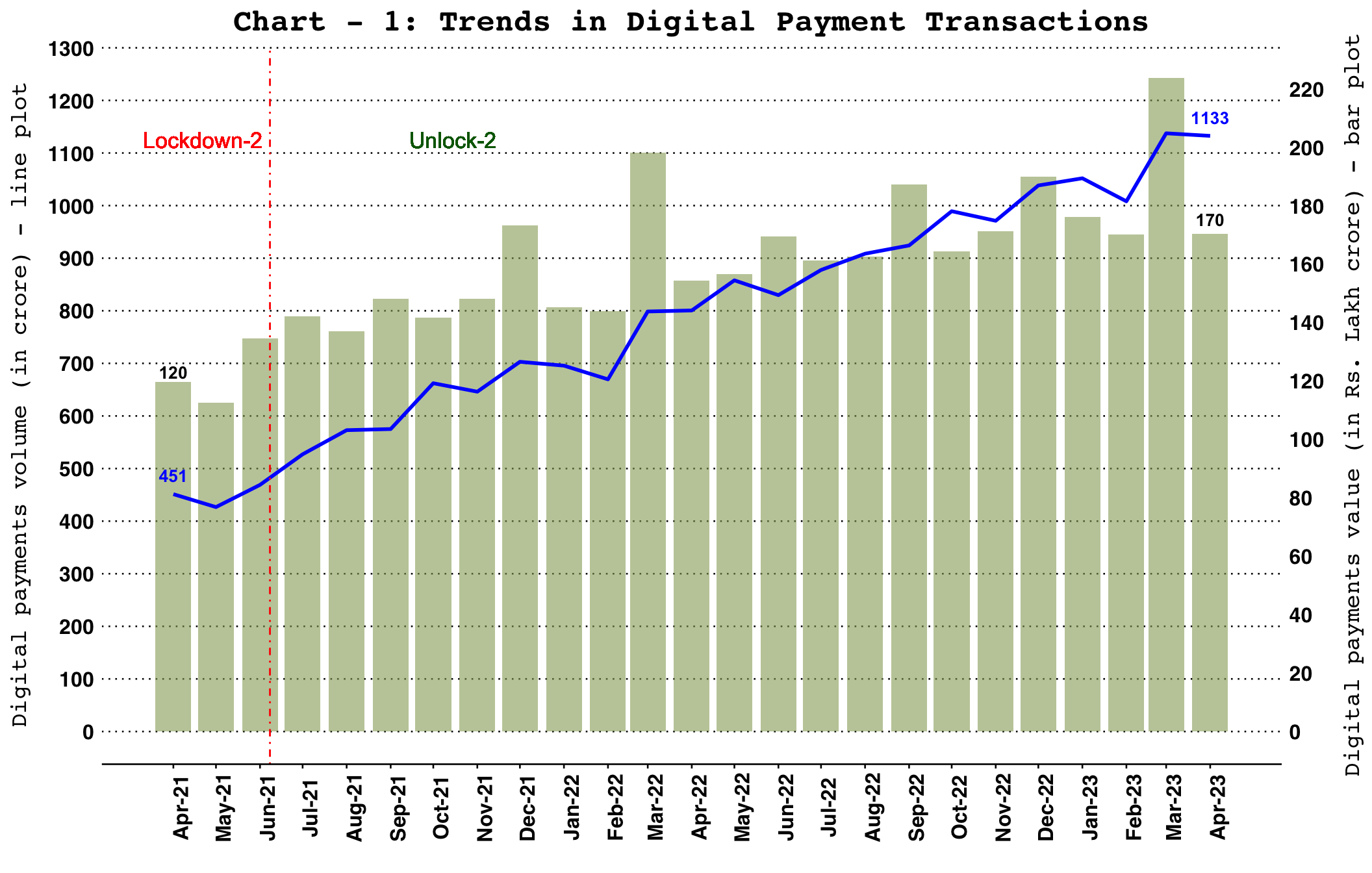
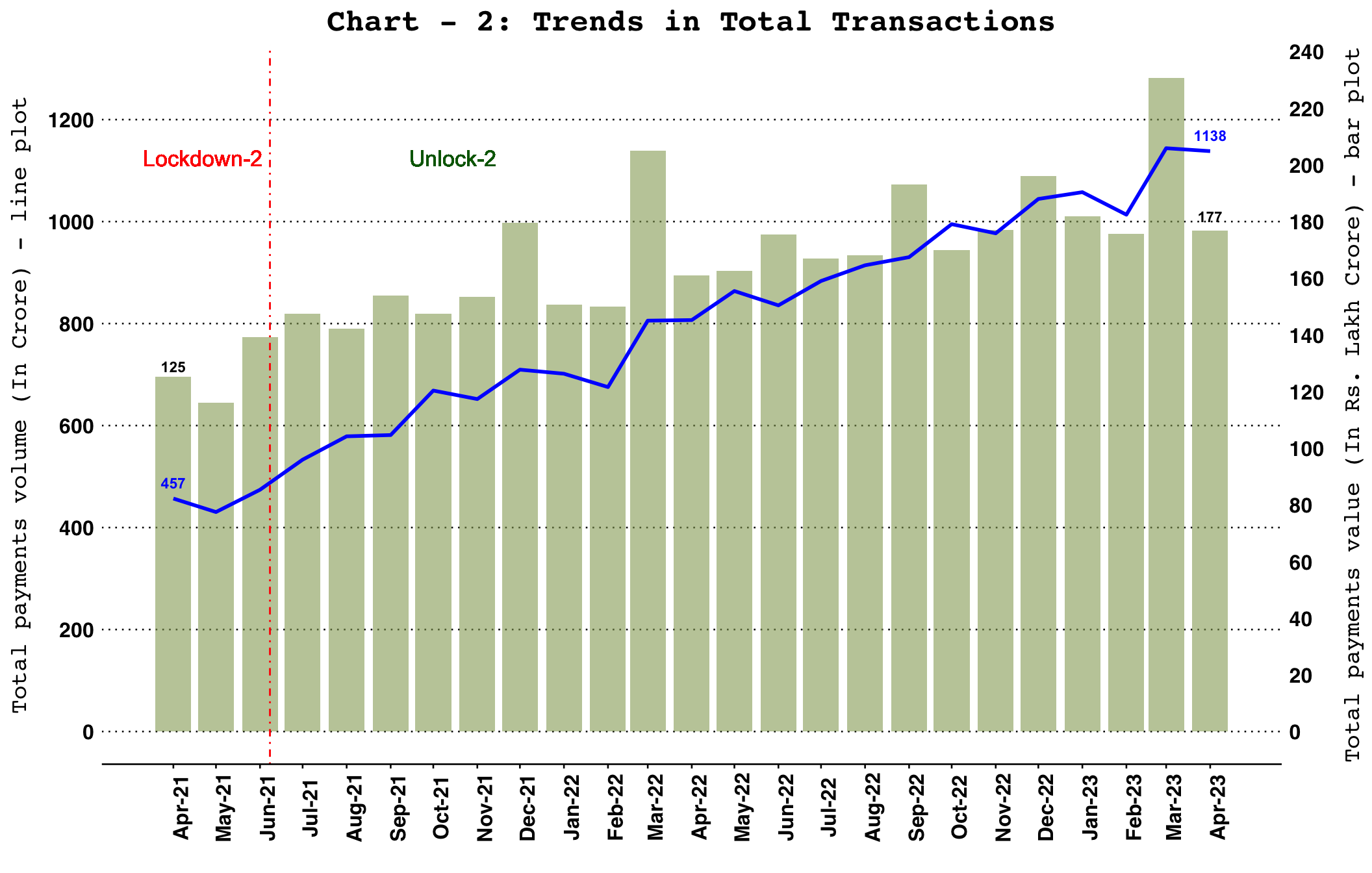
Monthly Payment System Indicators - April 2023

# 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).*

# Total Payments – Volume and Value



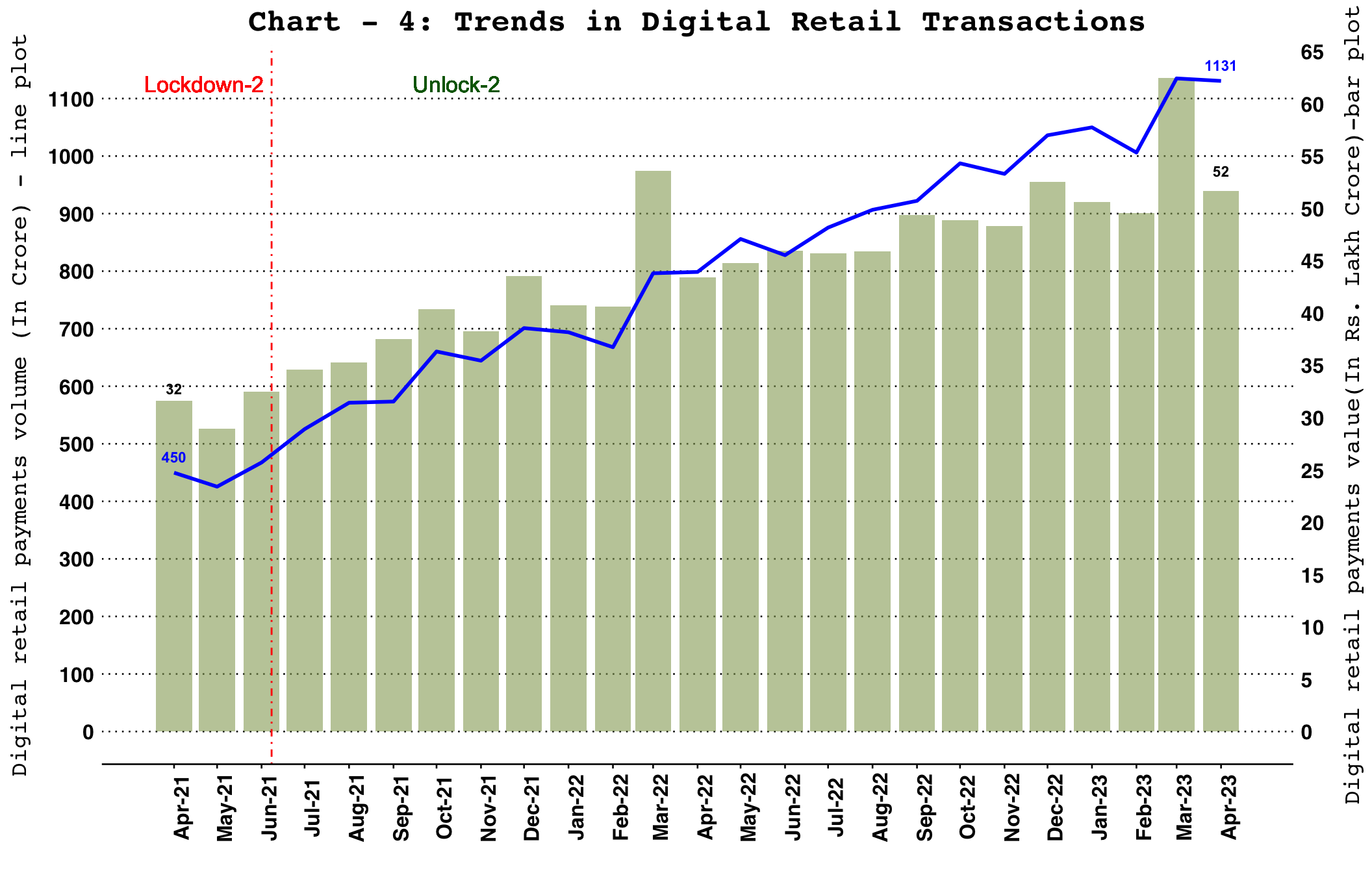
***Note****: Total payments include RTGS, NEFT, IMPS, NACH (credit, debit and APBS), card payment transactions (excl. cash withdrawal), PPI payment transactions (excl. cash withdrawal), UPI (including BHIM & USSD), BHIM Aadhaar Pay, AePS fund transfer, NETC (linked to bank accounts) and paper clearing.*

# 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.*

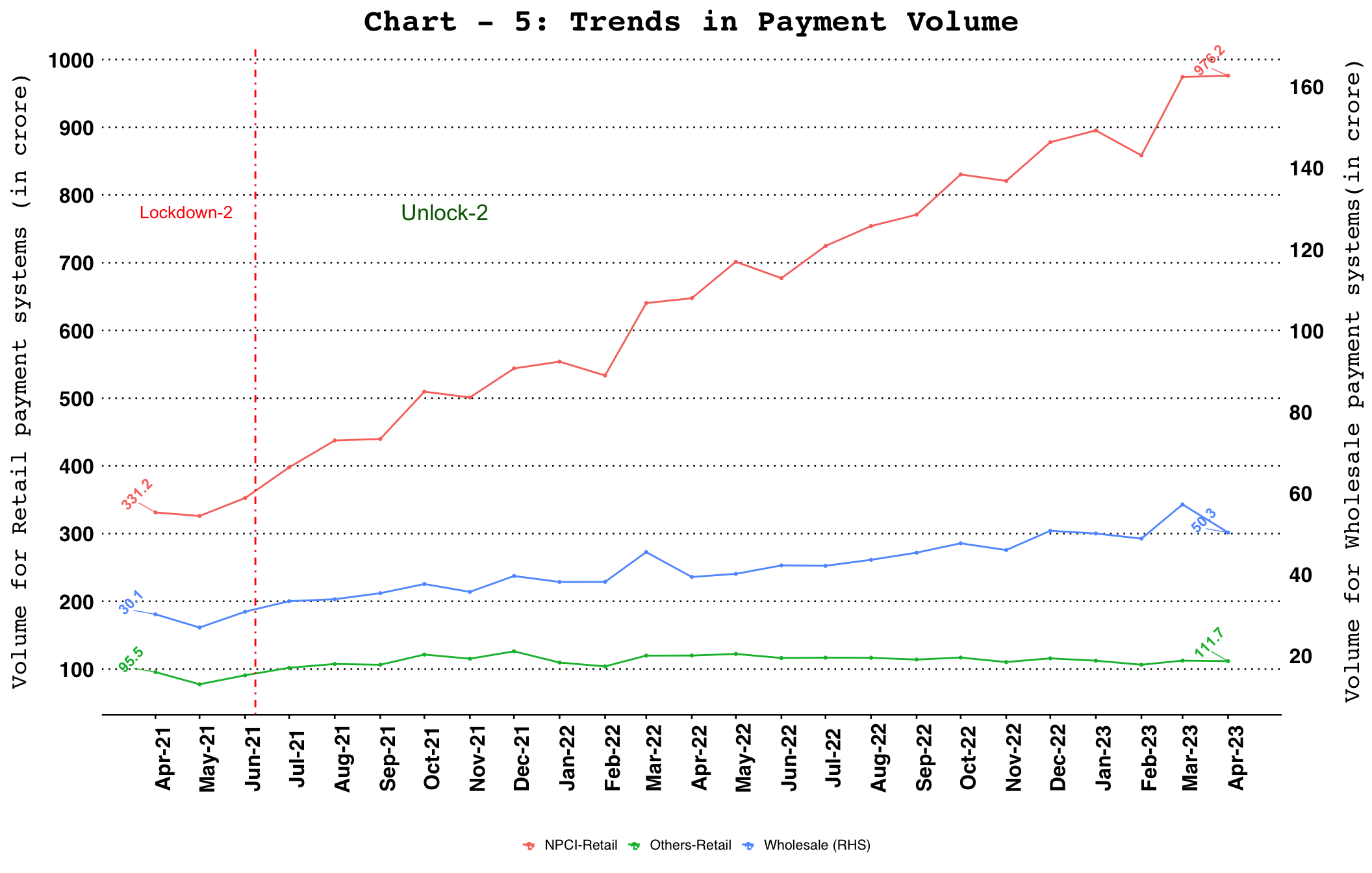
# Digital Retail Payments – Volume and Value



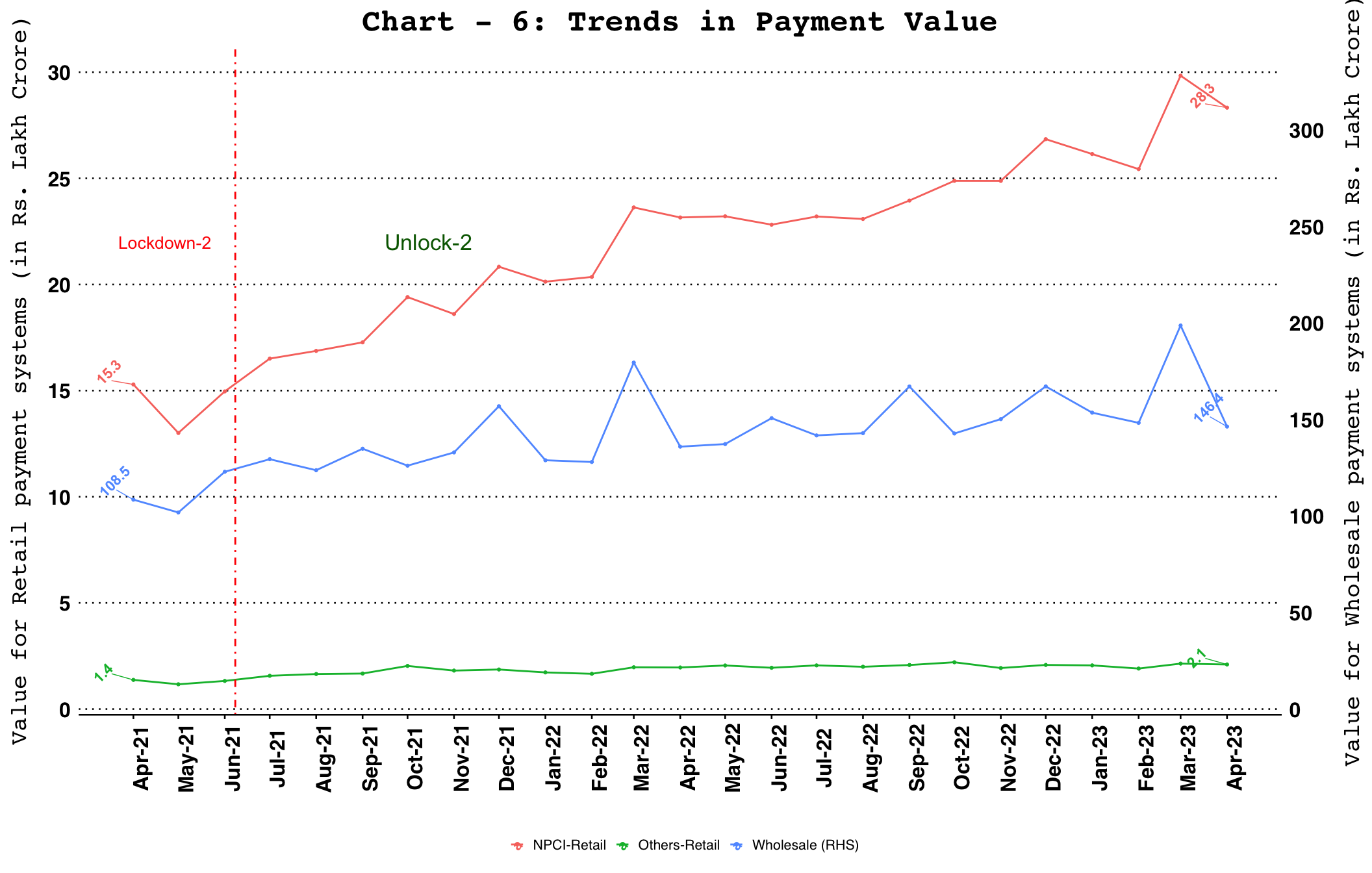
***Note****: Digital retail payments include NEFT, IMPS, NACH (credit, debit and APBS), card payment transactions (excl. cash withdrawal), PPI payment transactions (excl. cash withdrawal), UPI (including BHIM & USSD), BHIM Aadhaar Pay, AePS fund transfer and NETC (linked to bank accounts).*

# Comparison of WHOLESALE and RETAIL Payment Systems

## Comparison of Payments Volume



## Comparison of Payments Value



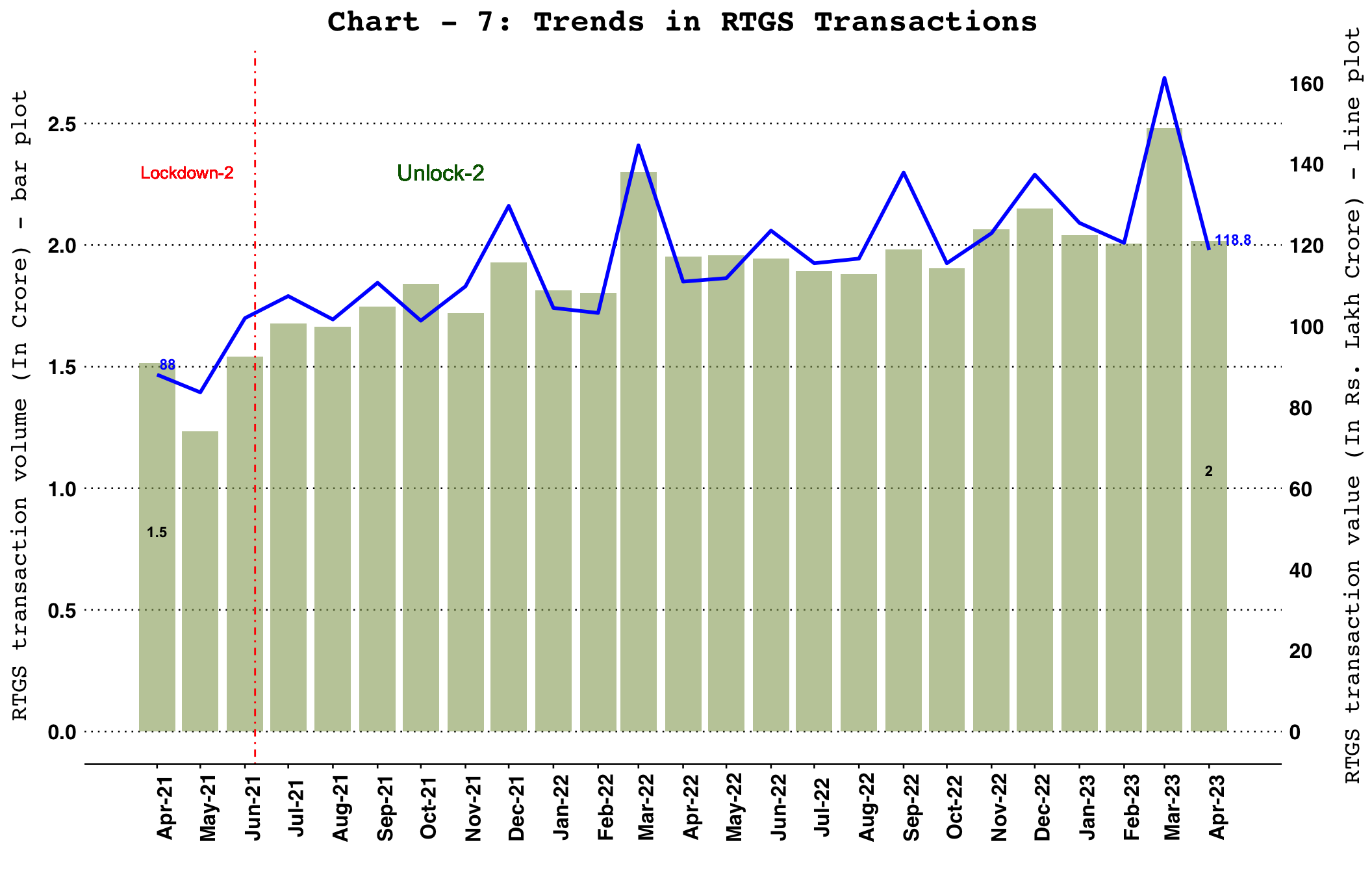
***Note****:* ***Wholesale payment systems*** *include RTGS (customer and inter-bank transactions) and NEFT.*

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

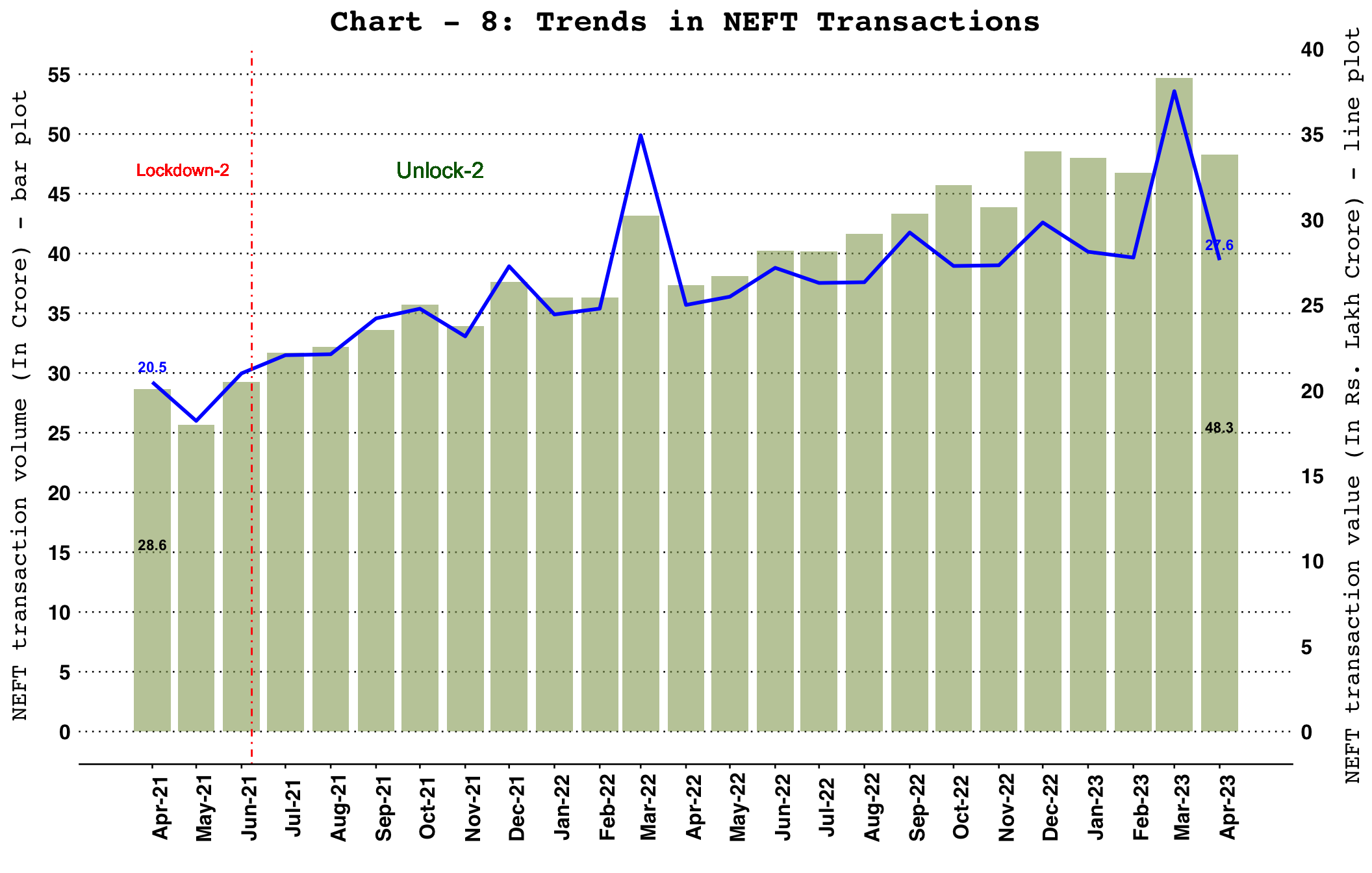
***Other-retail payment systems*** *include debit and credit card payment transactions (excl. cash withdrawal) and wallet and PPI card payment transactions (excl. cash withdrawal).*

# RBI Operated Payment Systems

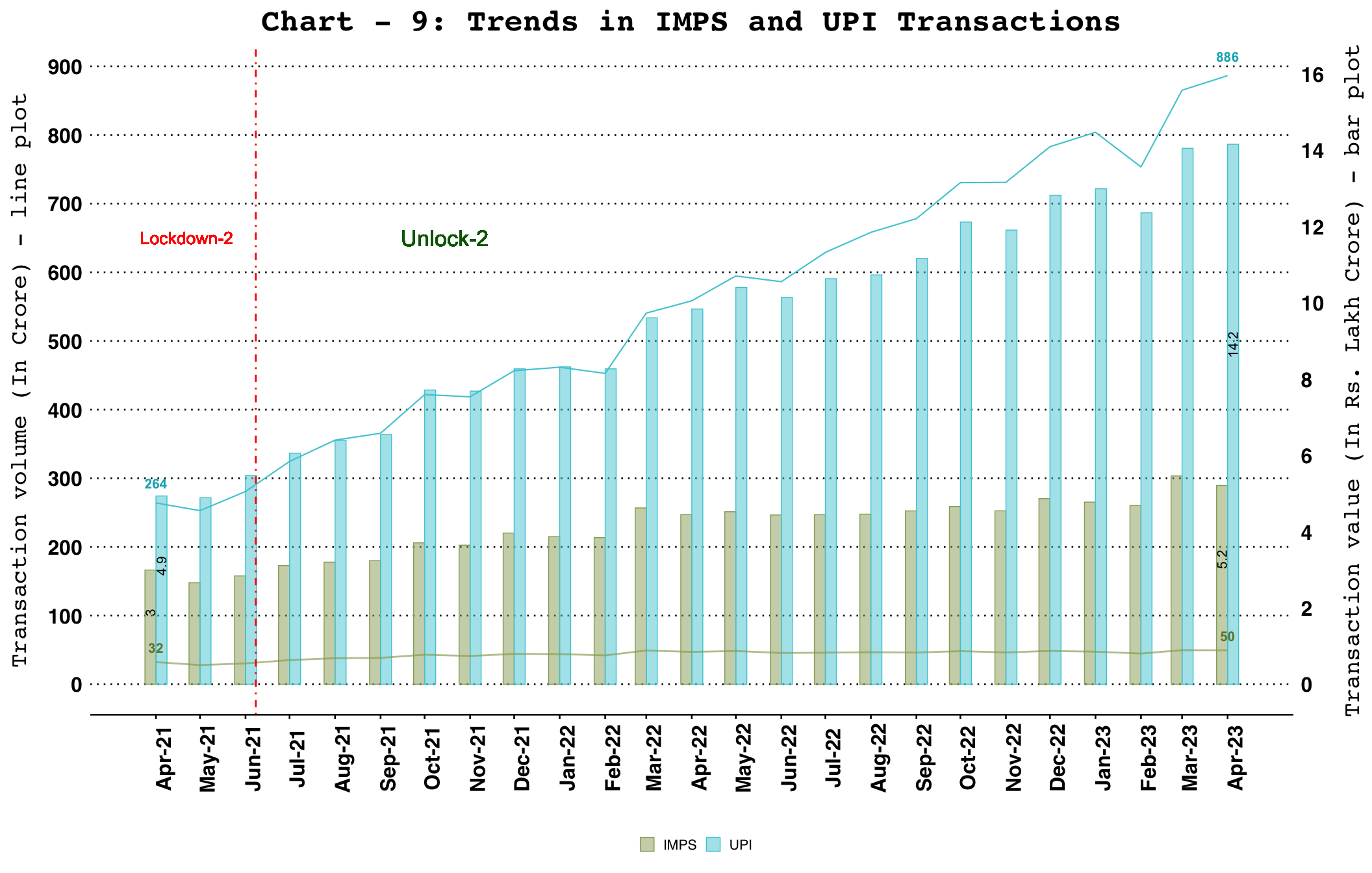
## Real Time Gross Settlement (RTGS)



## National Electronic Funds Transfer (NEFT)

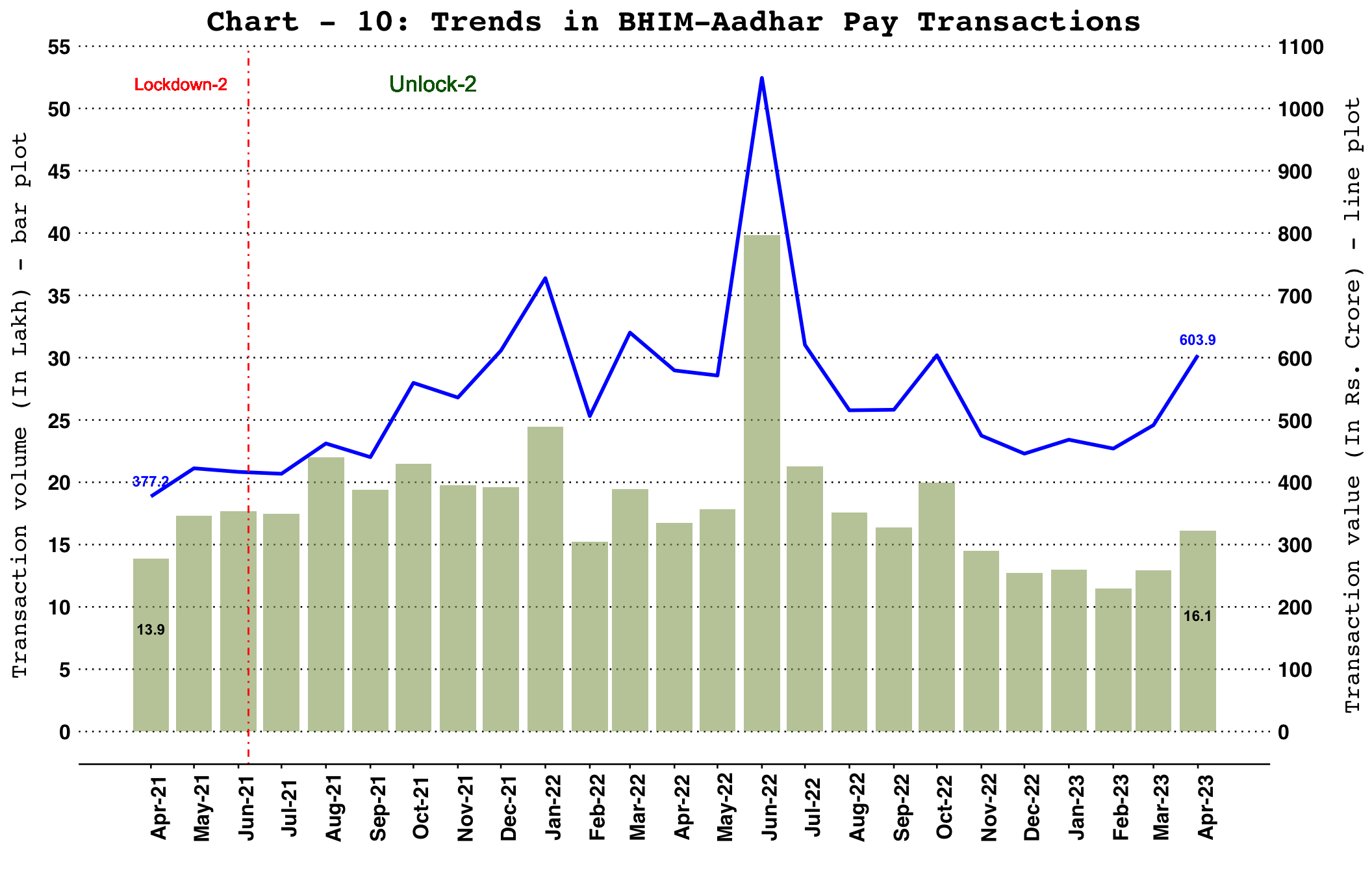


# NPCI Operated Fast Payment Systems - Unified Payments Interface (UPI) and Immediate Payment System (IMPS)

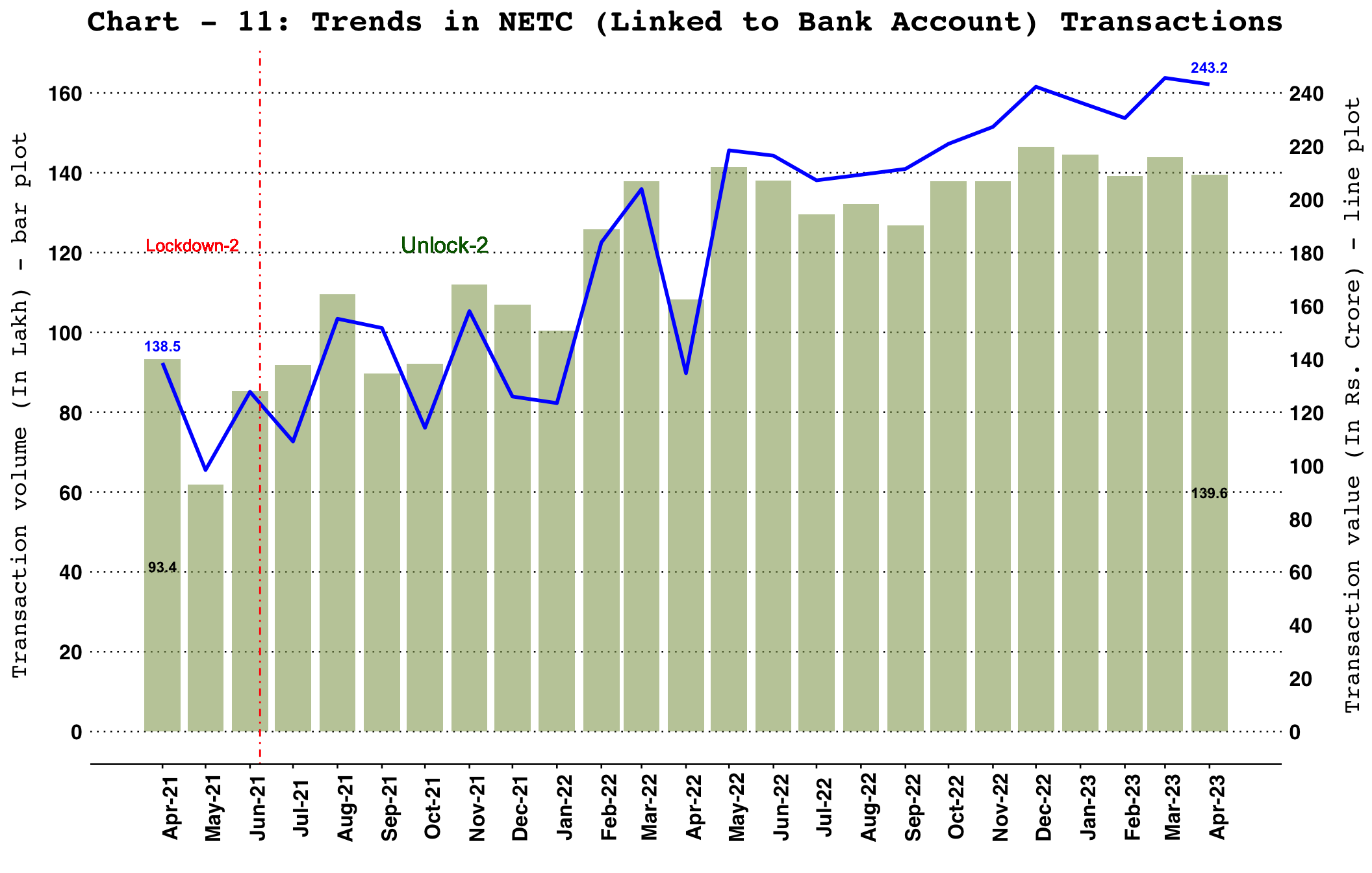


# Other NPCI Operated Payment Systems

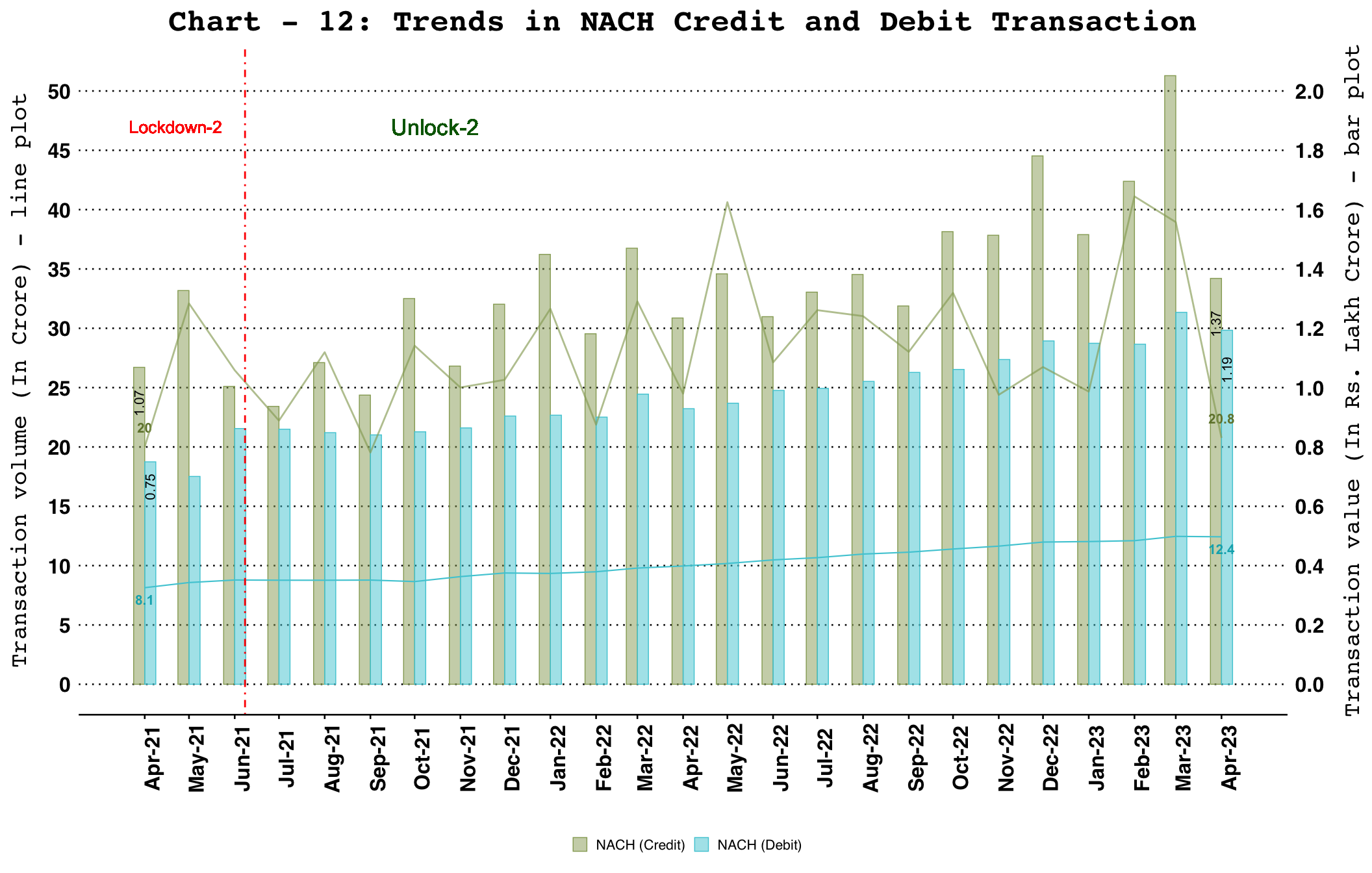
## Bharat Interface for Money (BHIM) Aadhar Pay



## National Electronic Toll Collection (NETC) (Linked to Bank Account)

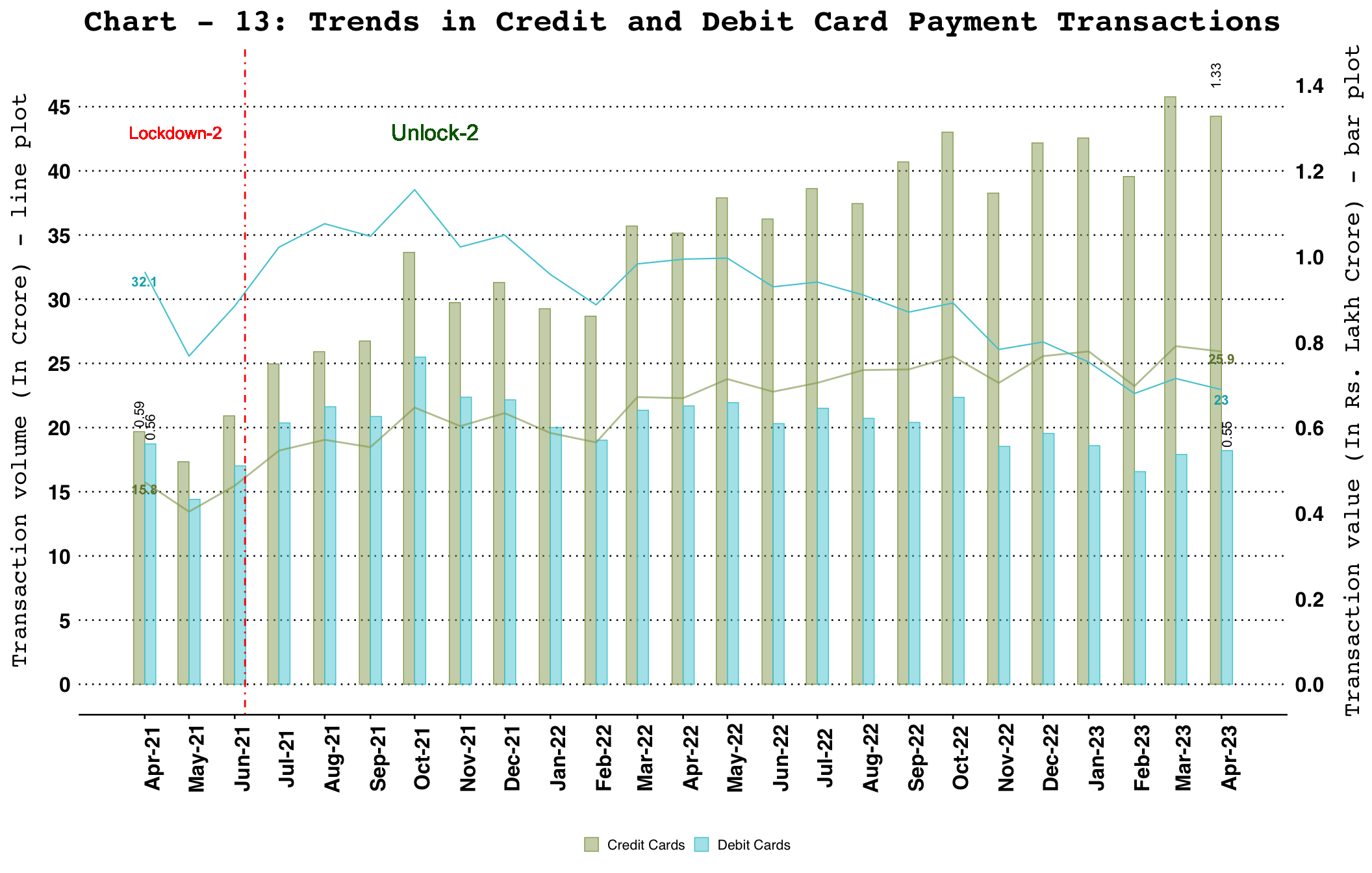


## National Automated Clearing House (NACH) - Credit and Debit



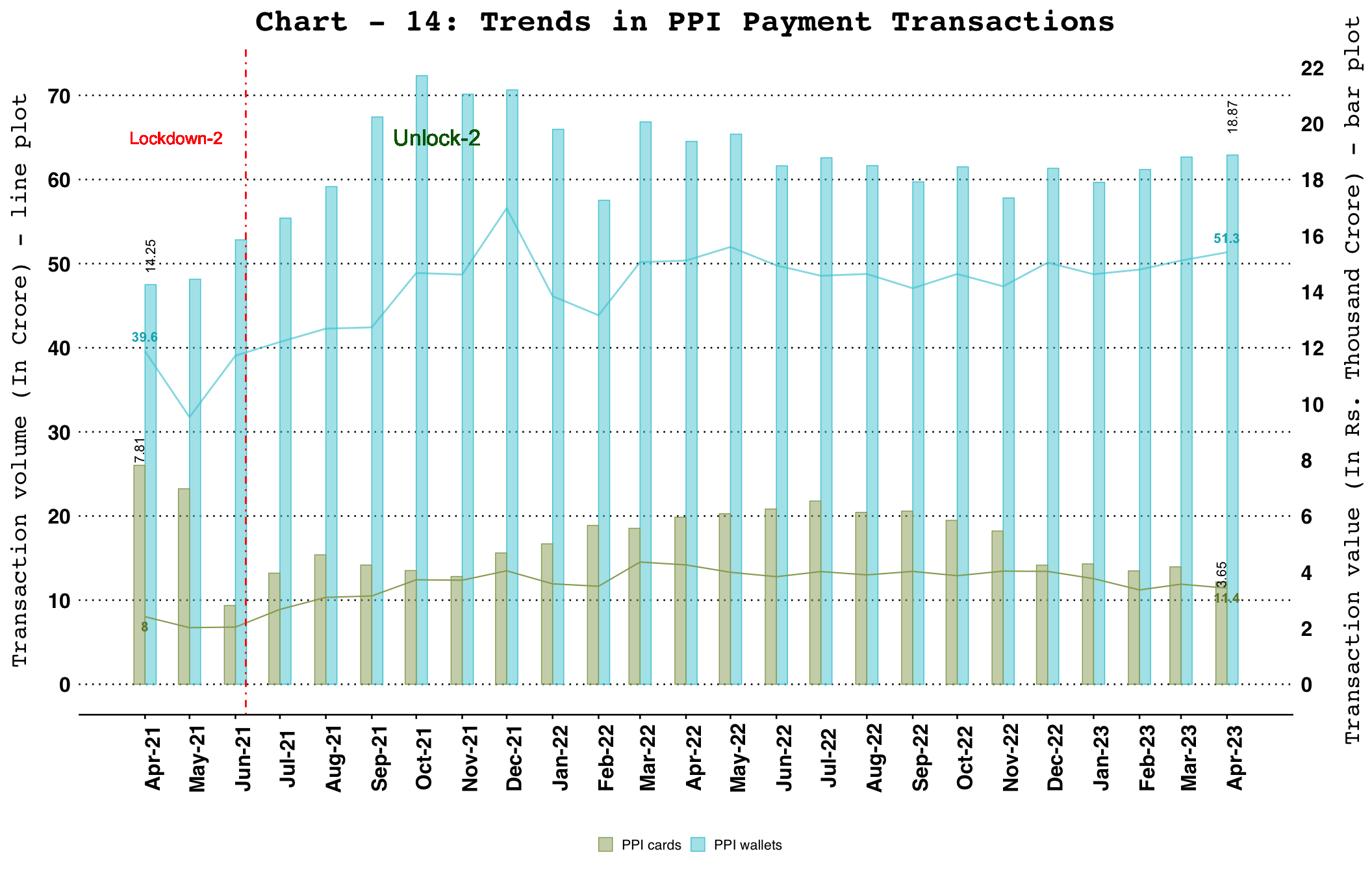
# Cards and Prepaid Payment Instruments (PPIs)

## Debit and Credit Cards



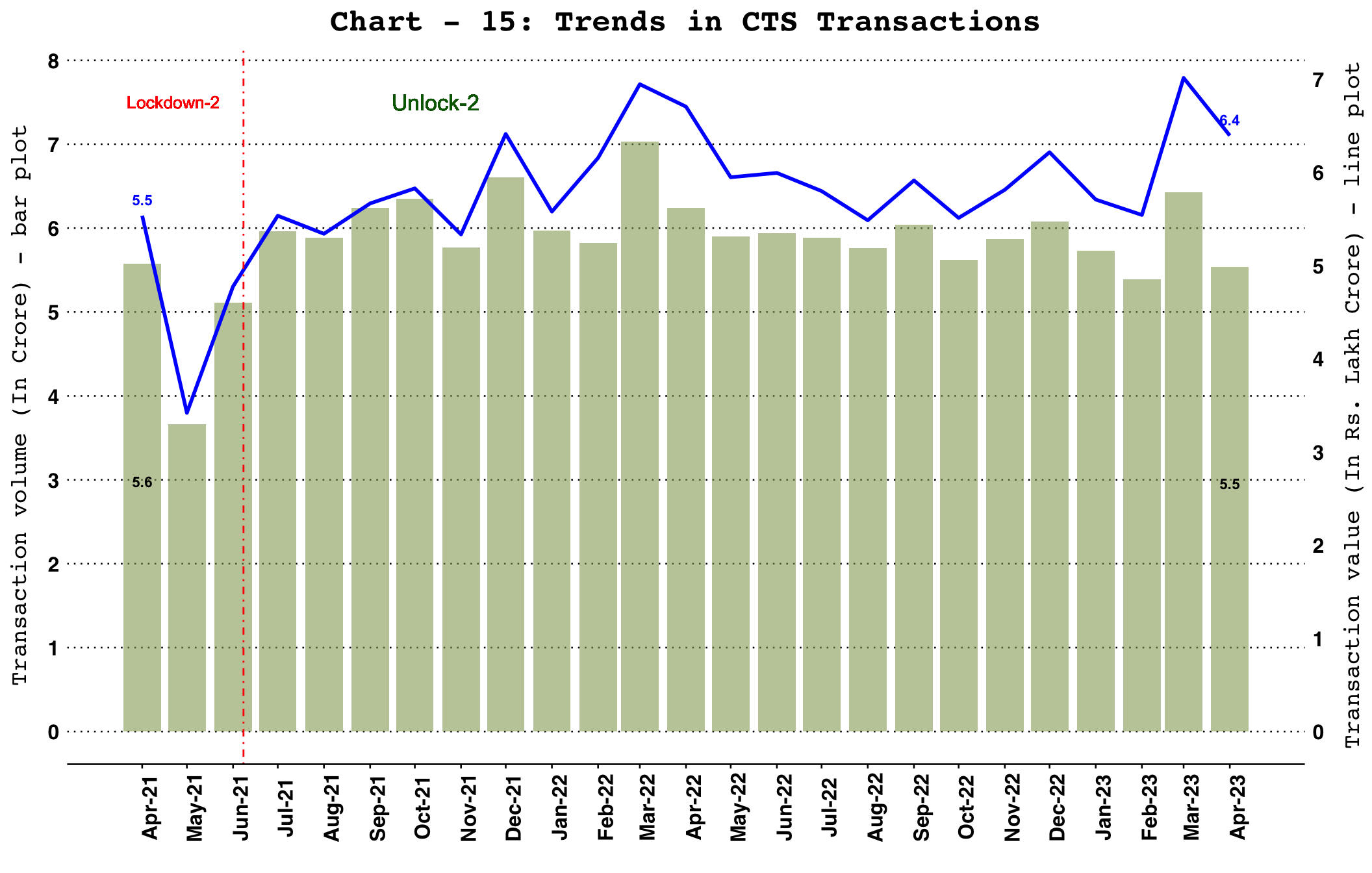
***Note****: Cards include debit and credit card payment transactions (excl. cash withdrawal).*

## PPI Wallets and Cards Usage



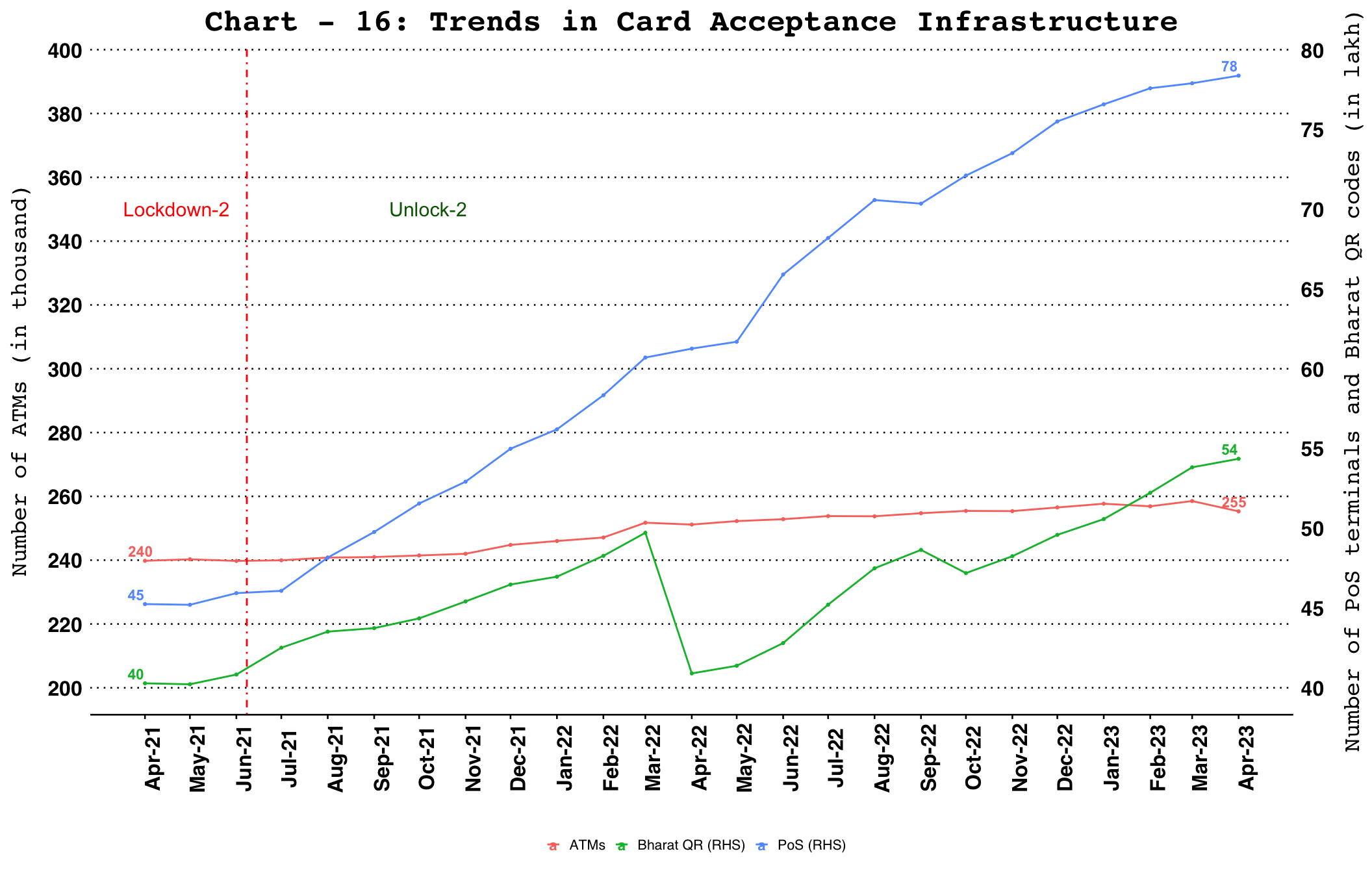
***Note****: PPIs include wallet and PPI card payment transactions (excl. cash withdrawal).*

# Paper Operated Payment System - Cheque Truncation System (CTS)

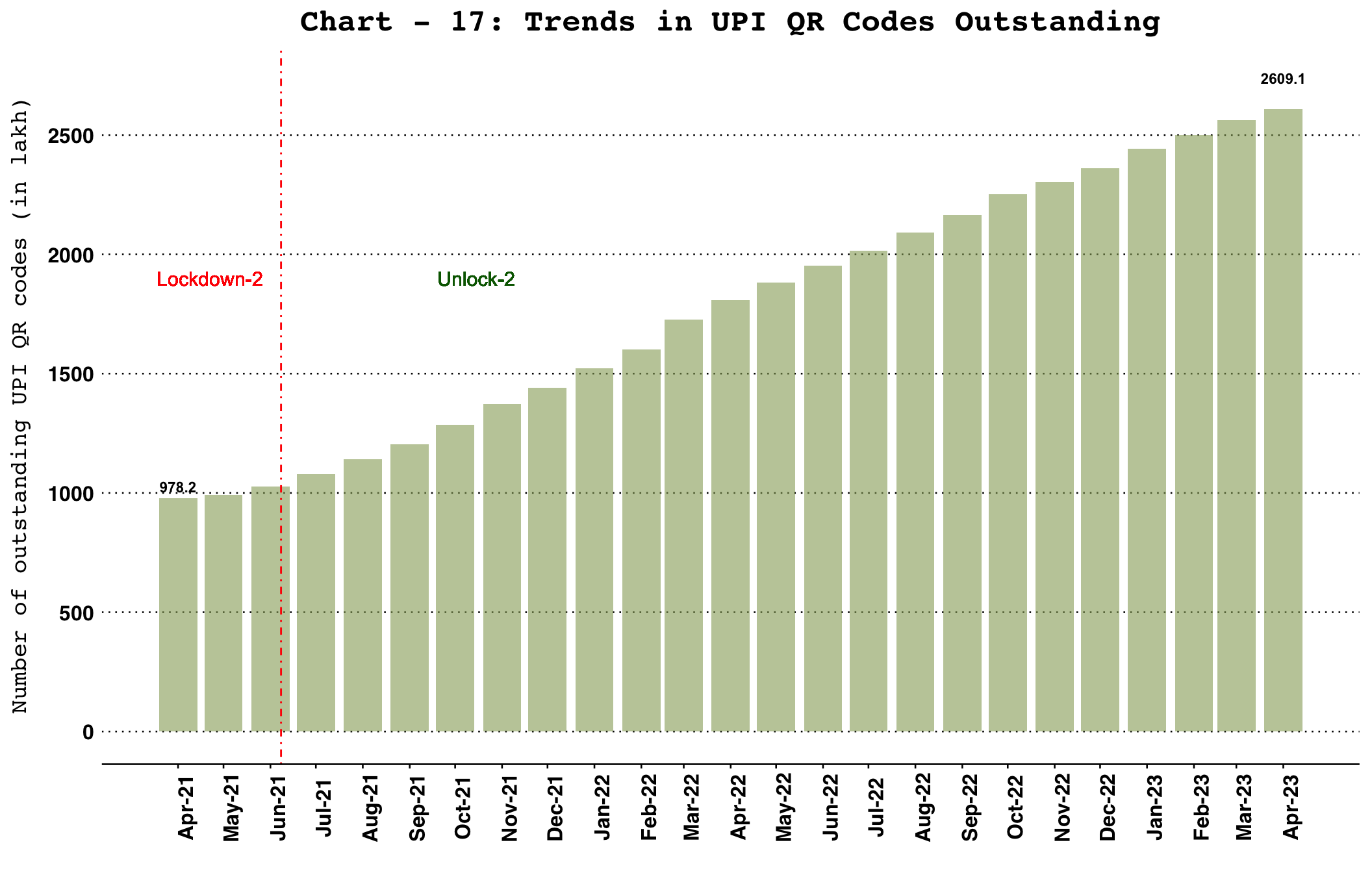


# Card Acceptance Infrastructure and QR Codes

## Card Acceptance Infrastructure

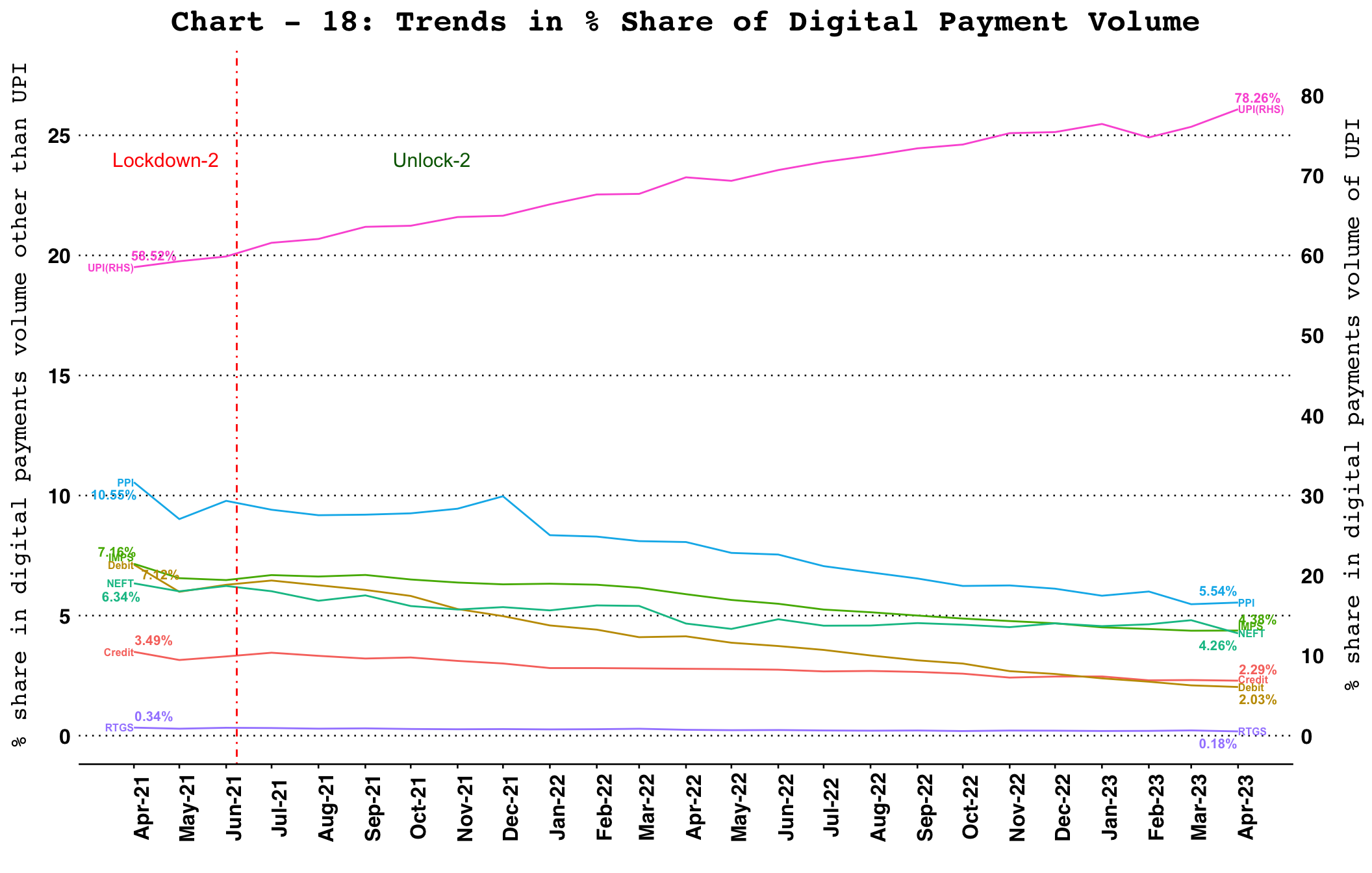


## UPI QR Codes

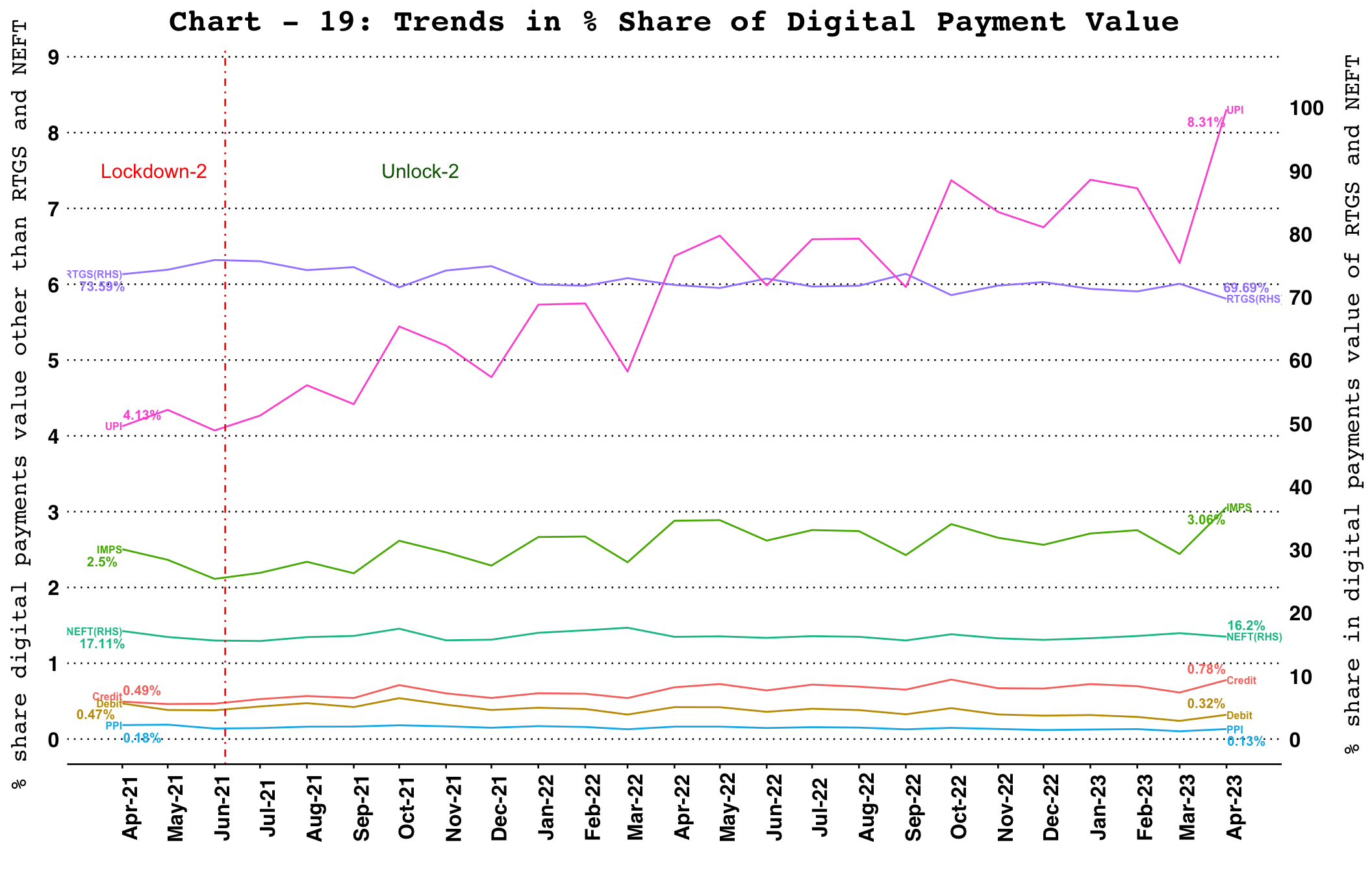


# Payment System Wise Volume and Value Share

## Digital Payment Volume Share

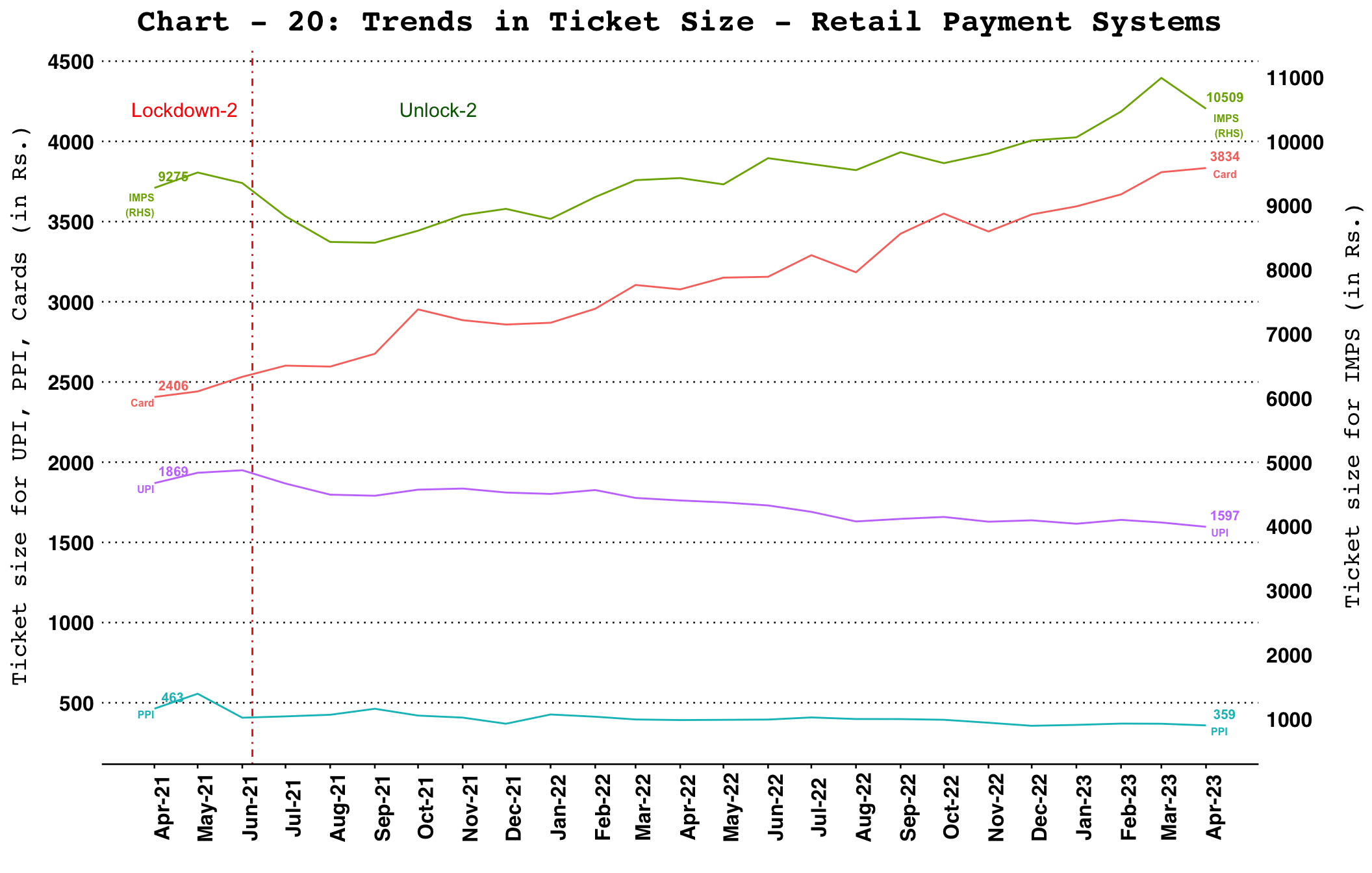


## Digital Payment Value Share



# Ticket size

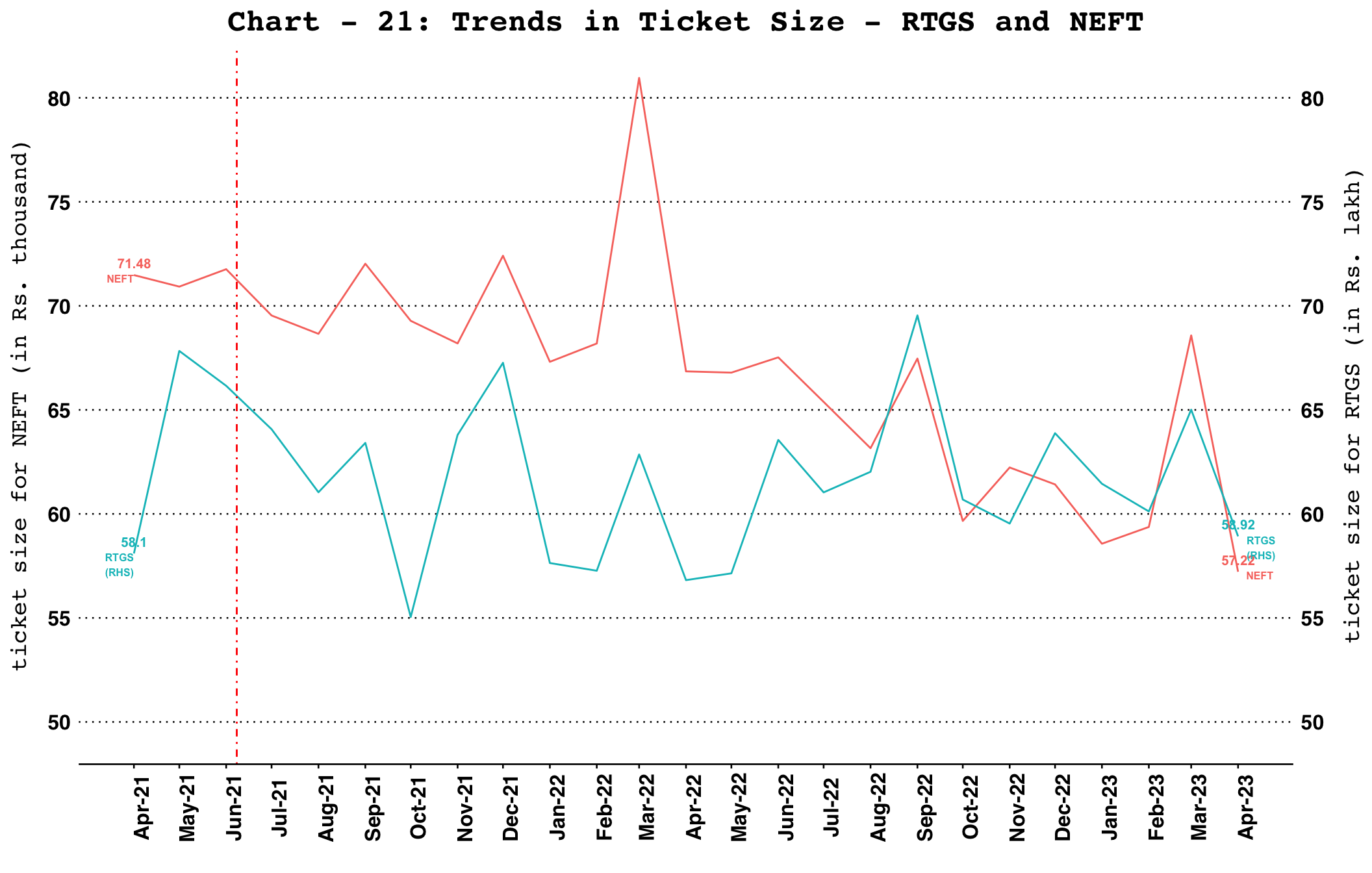
## Ticket Size of Retail Payment Systems



***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).*

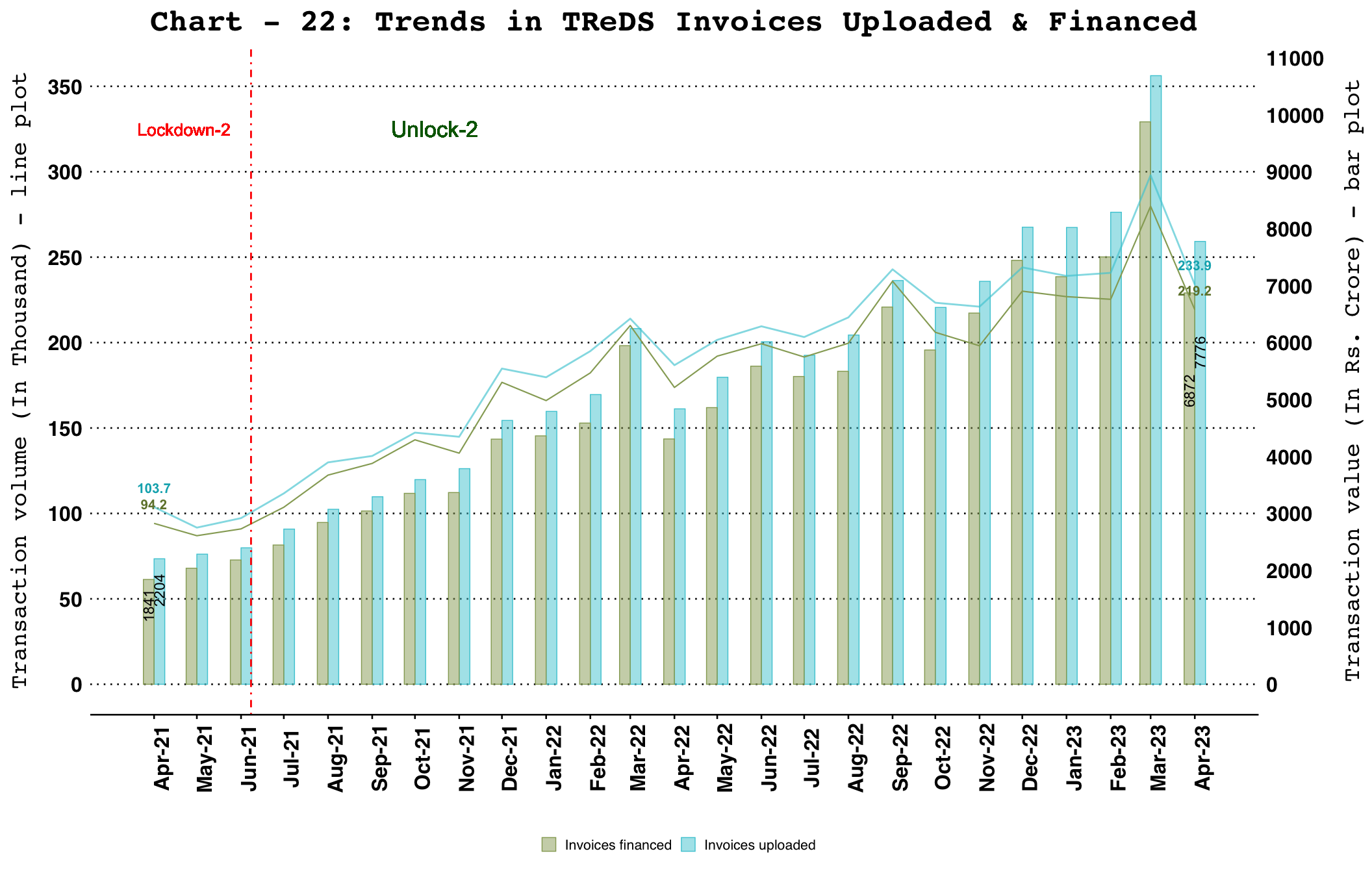
## Ticket Size of NEFT and RTGS Payment Systems



***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*

# Trade Receivables Discounting System (TReDS)

## TReDS - Invoices Uploaded and Financed



## TReDS - Buyers and Sellers Onboarded

