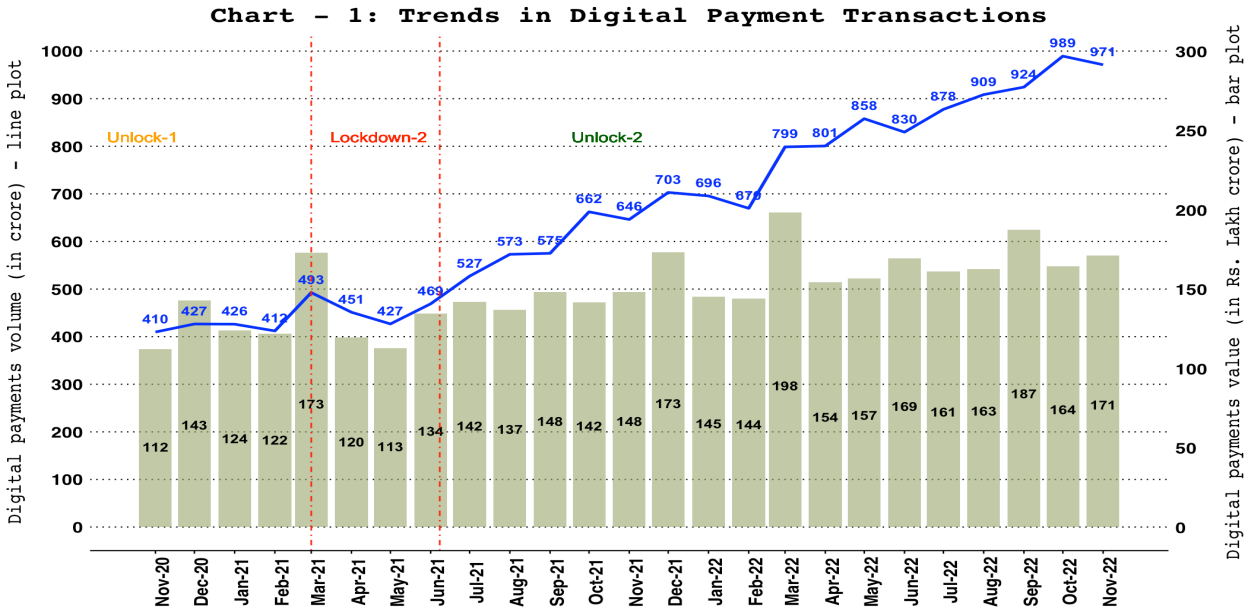
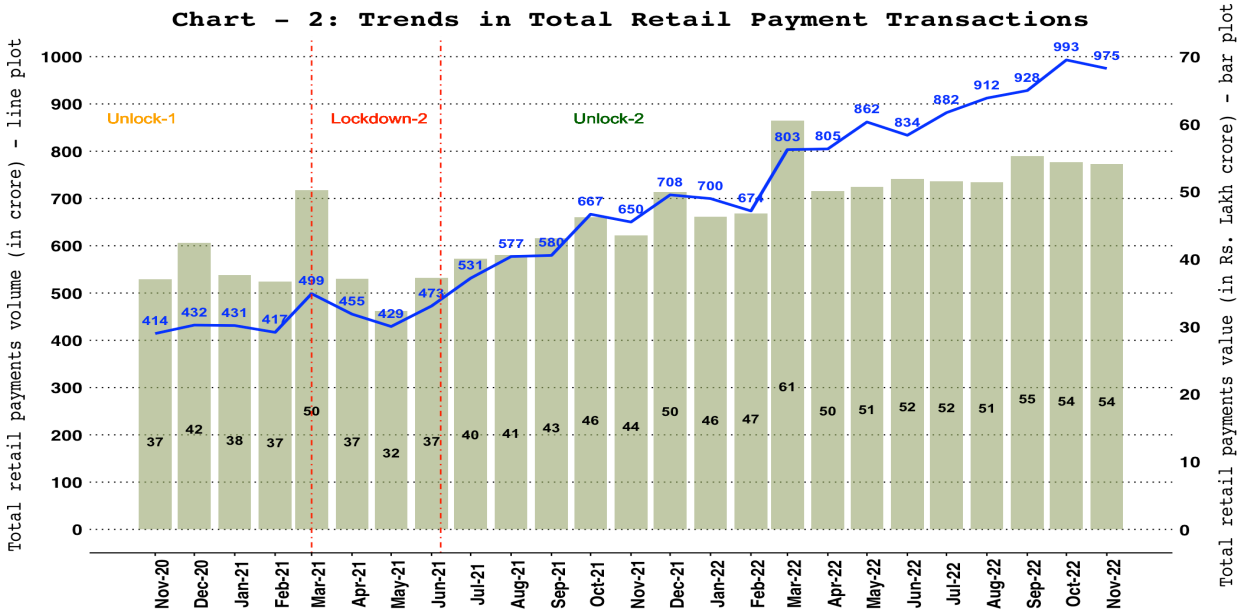
Monthly Payment System Indicators – November 2022

1. Digital Payments – Volume and Value



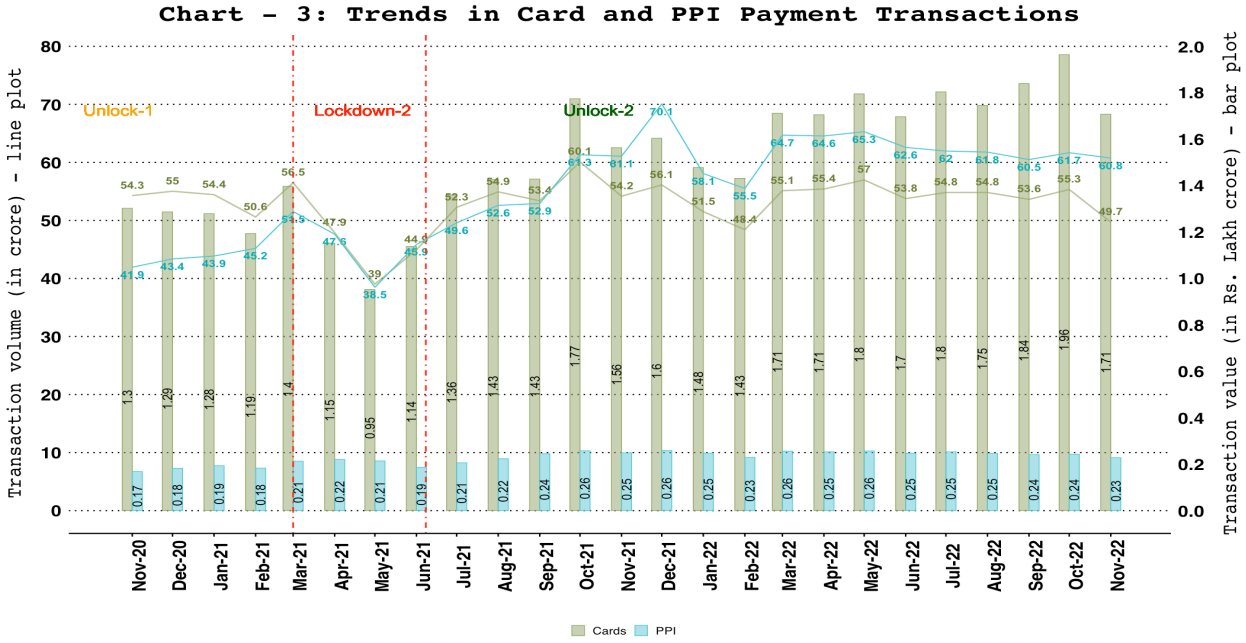
Note: *Digital payments include RTGS (customer and inter-bank transactions), retail electronic clearing – NEFT, IMPS, NACH (credit, debit and APBS), card payment transactions (excl. cash withdrawal), PPI payment transactions (excl. cash withdrawal), UPI (including BHIM & USSD), BHIM Aadhaar Pay, AePS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

2. Retail Payments – Volume and Value



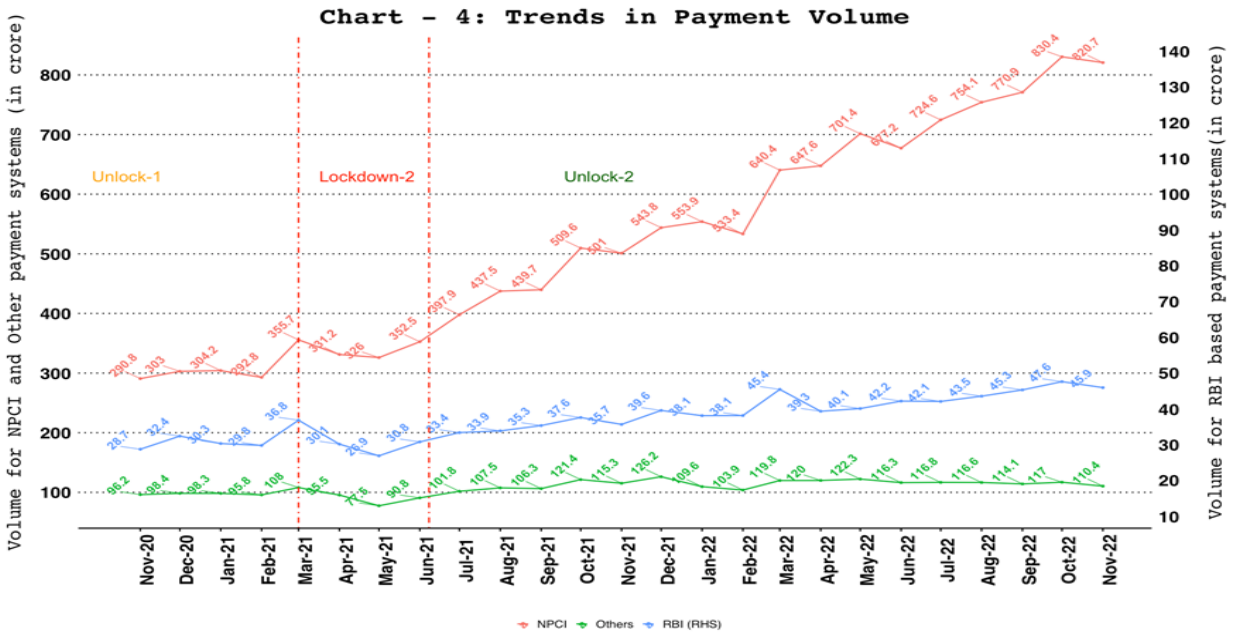
Note: *Retail payments include NEFT, IMPS, NACH (credit, debit and APBS), card payment transactions (excl. cash withdrawal), PPI payment transactions (excl. cash withdrawal), UPI (including BHIM & USSD), BHIM Aadhaar Pay, AePS fund transfer and NETC (linked to bank accounts) and paper clearing.*

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).*

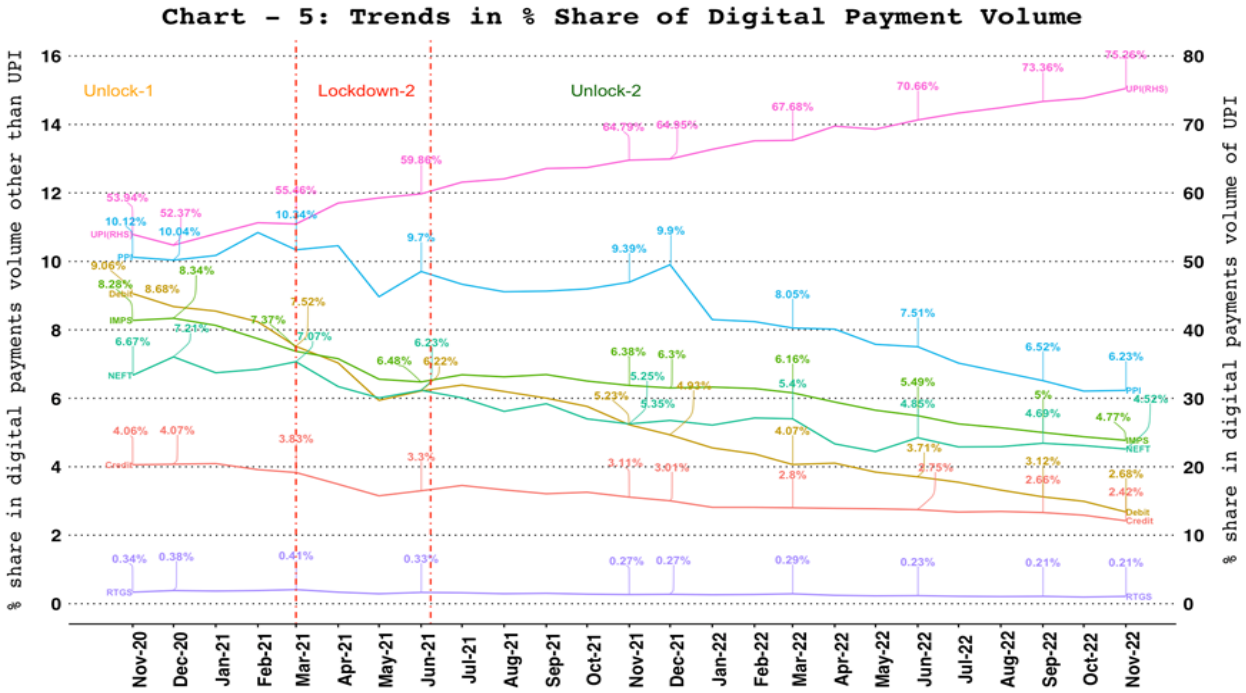
4. Comparison of NPCI, RBI and Other Payment Systems



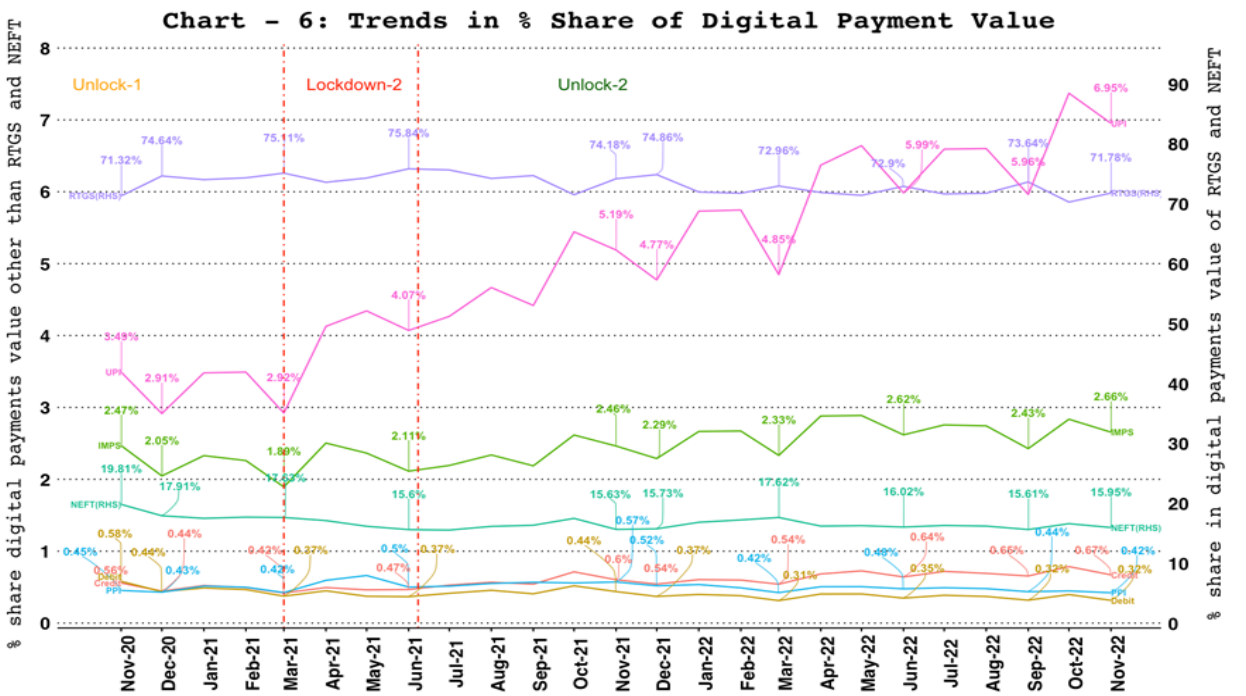
***Note**:*
***RBI payment systems** include RTGS (customer and inter-bank transactions) and NEFT.*
***NPCI payment systems** include IMPS, NACH, UPI (including BHIM & USSD), BHIM Aadhaar Pay, AePS fund transfer and NETC (linked to bank account).*
***Other payment systems** include debit and credit card payment transactions (excl. cash withdrawal) and wallet and PPI card payment transactions (excl. cash withdrawal).*

Payment Systems – Share of Volume and Value

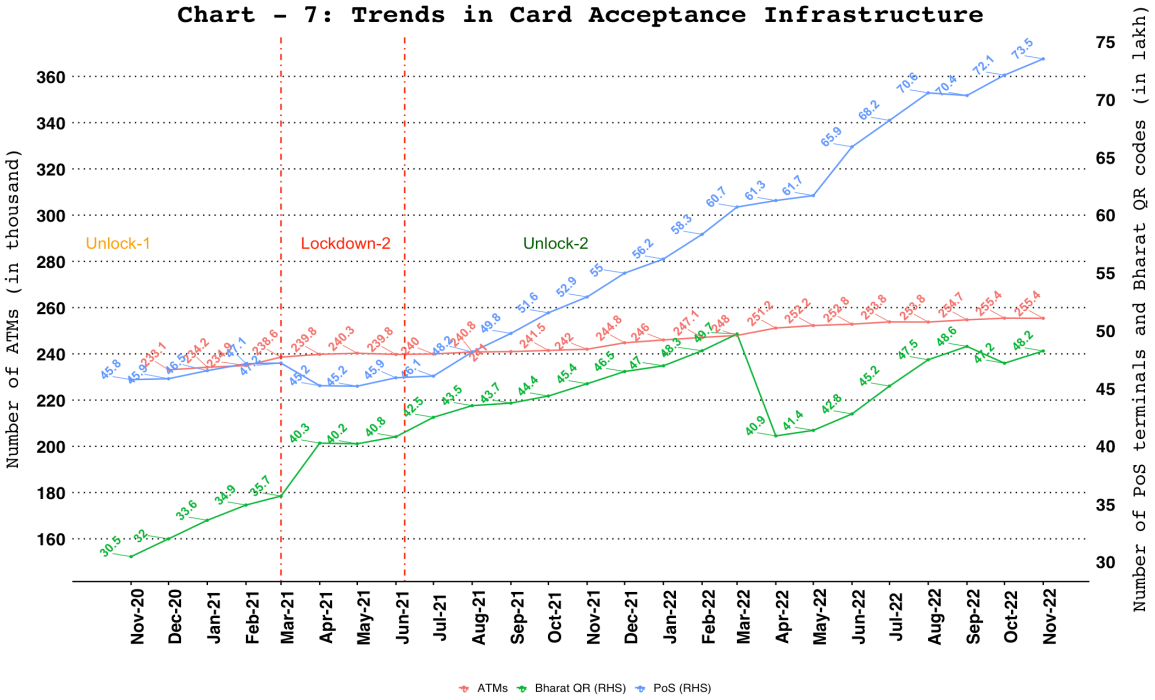
5. Digital Payments – Volume Share of Payment Systems



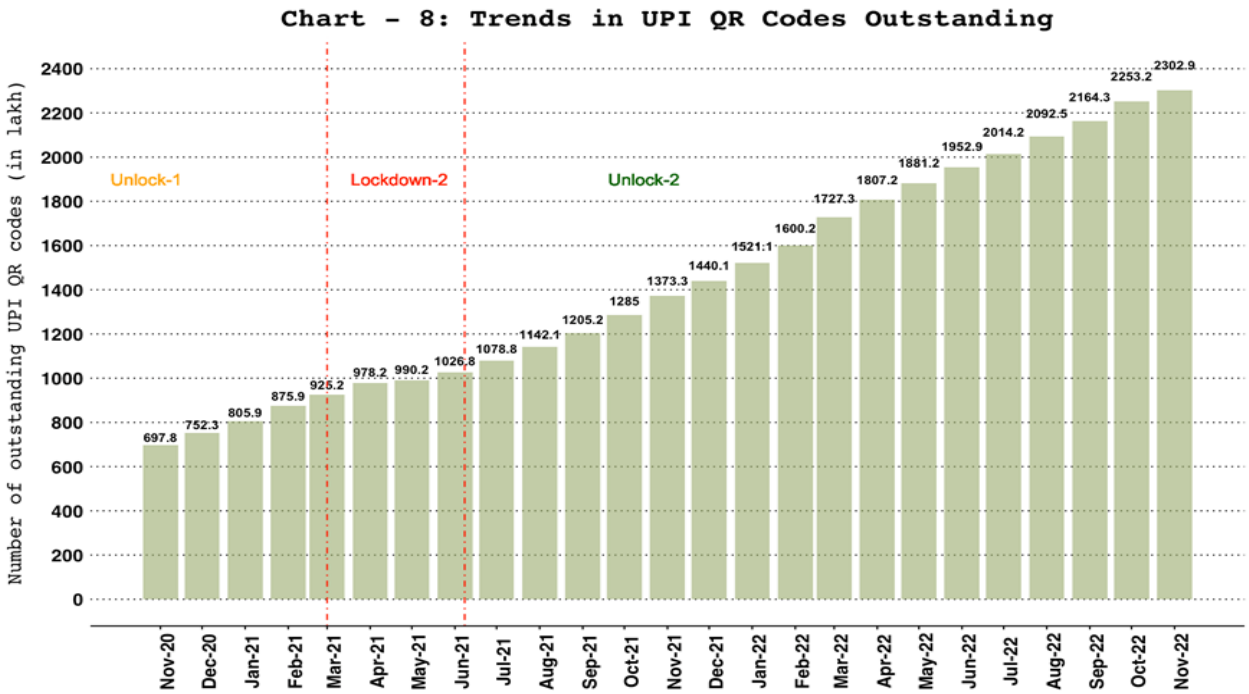
6. Digital Payments – Value Share of Payment Systems



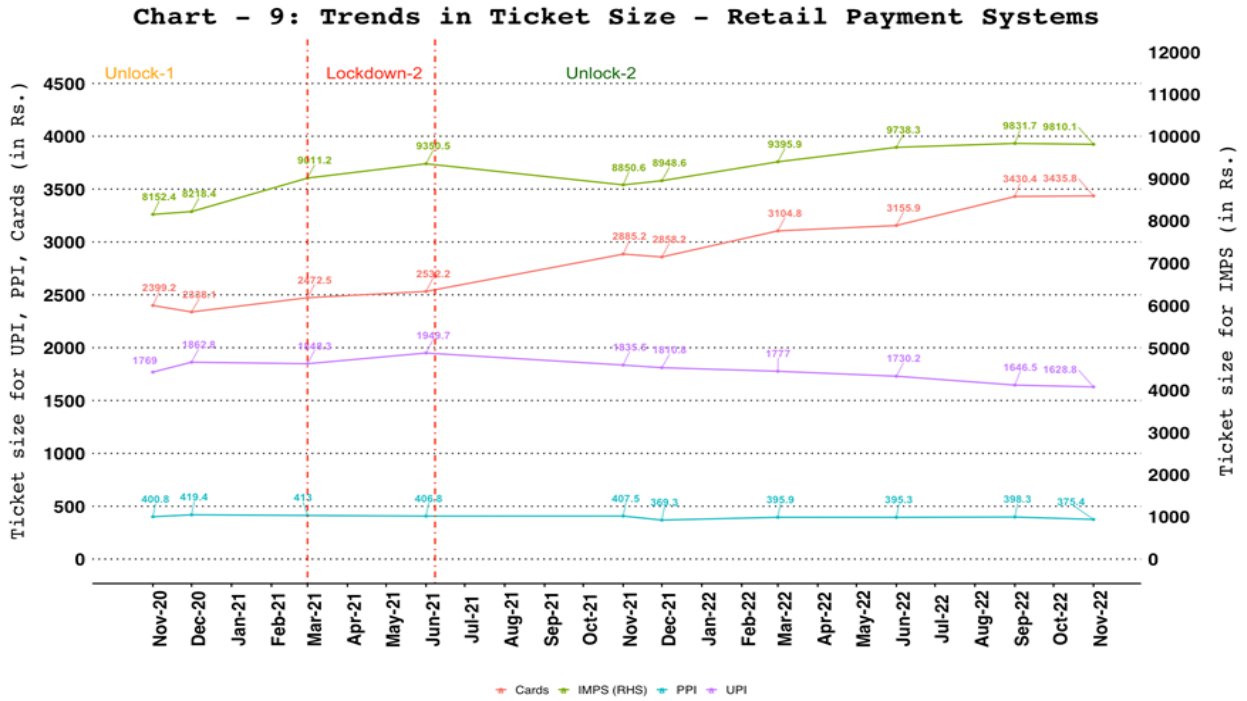
7. Card Acceptance Infrastructure – ATMs, PoS Terminals and Bharat QR codes



8. UPI QR codes

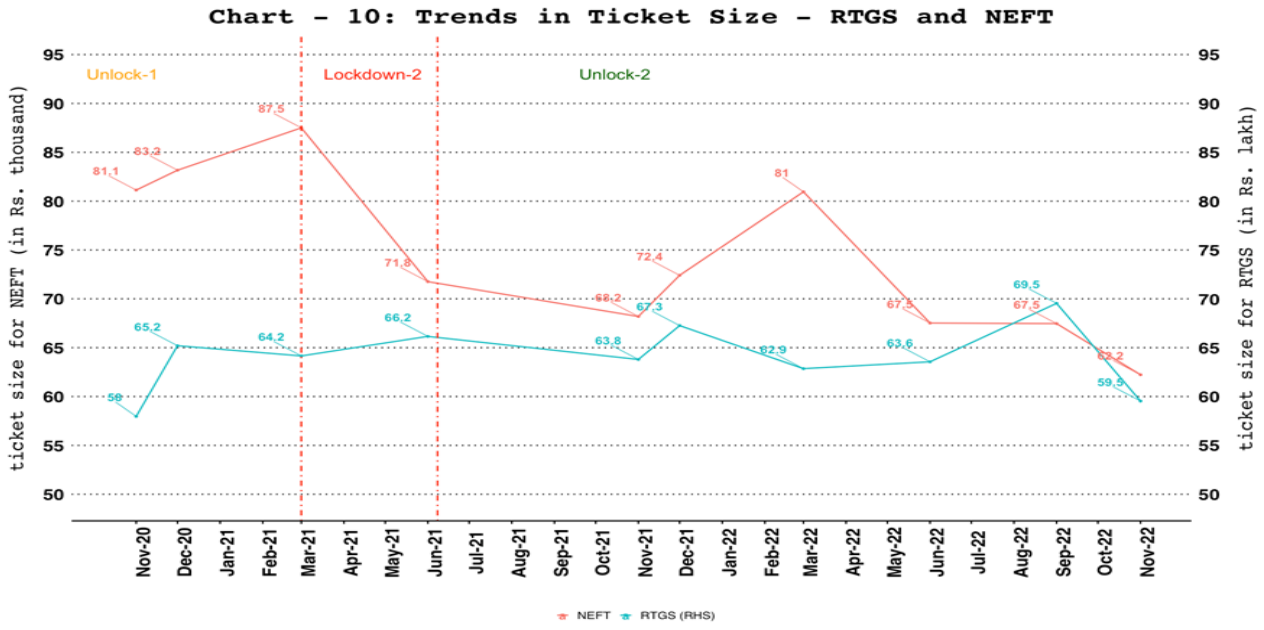


9. Ticket Size of Retail Payment Systems



***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).*

10. Ticket Size of RTGS and NEFT 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*