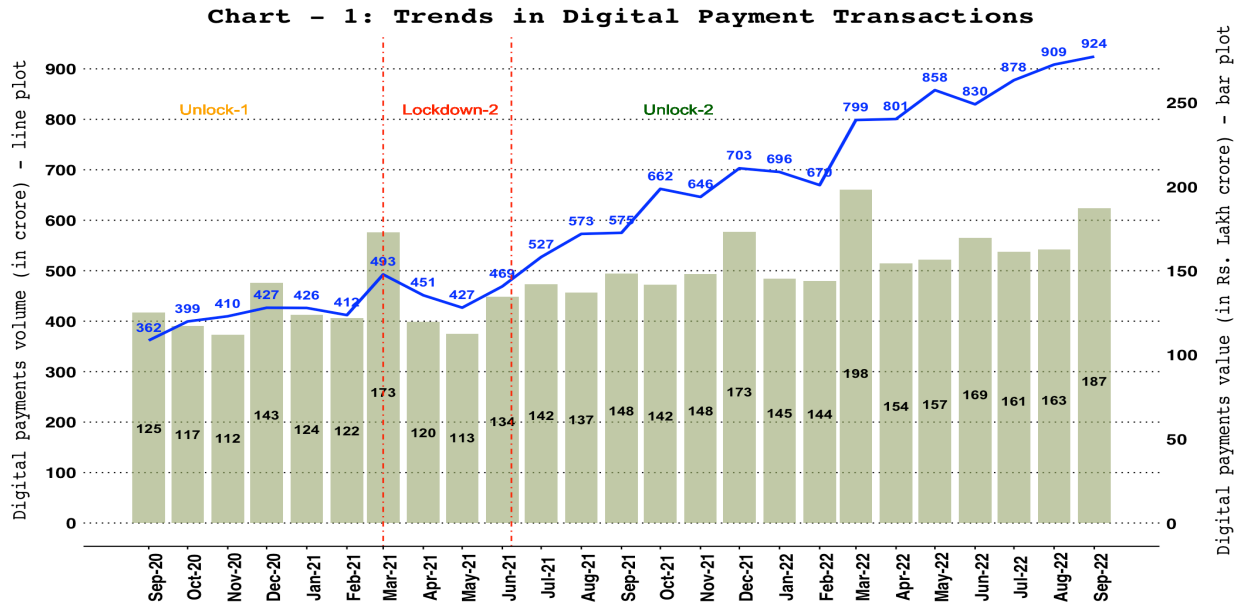


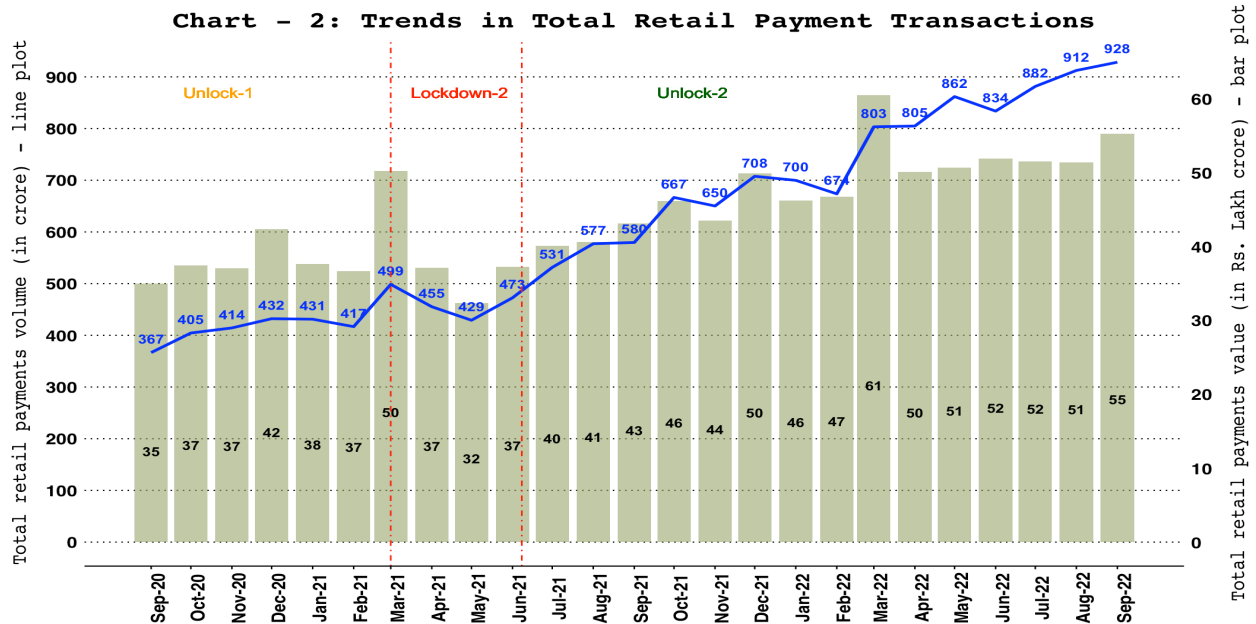
Monthly Payment System Indicators – September 2022

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).

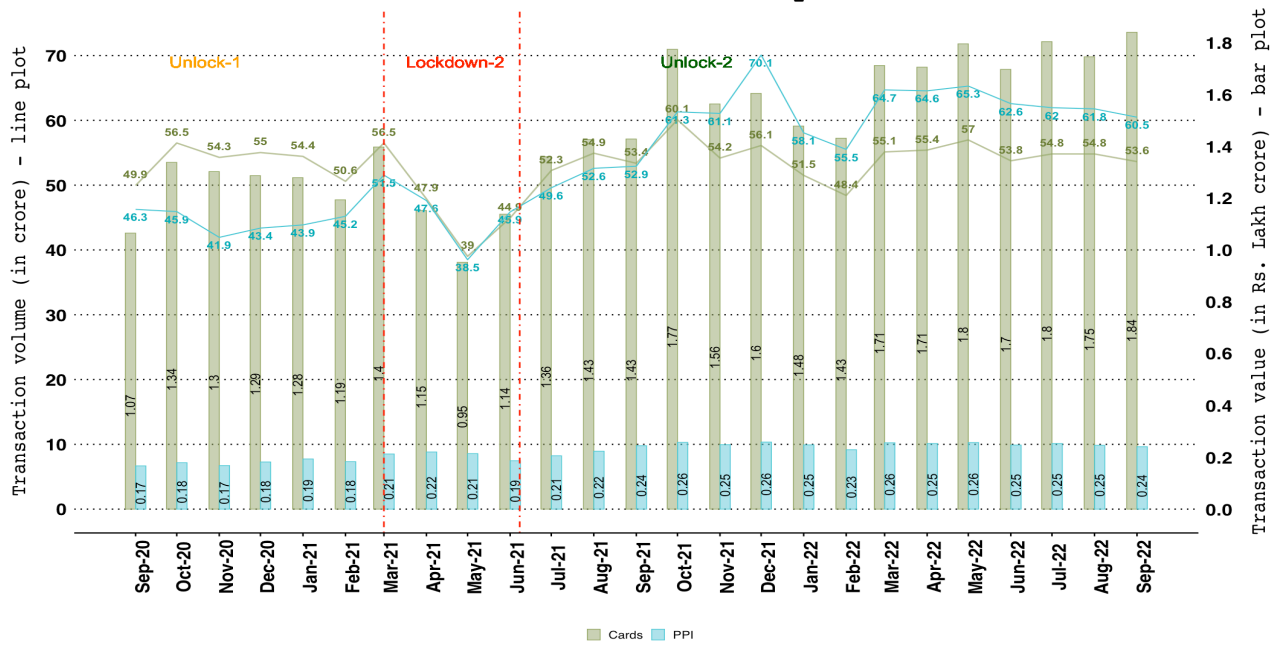
2. Retail Payments – Volume and Value



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

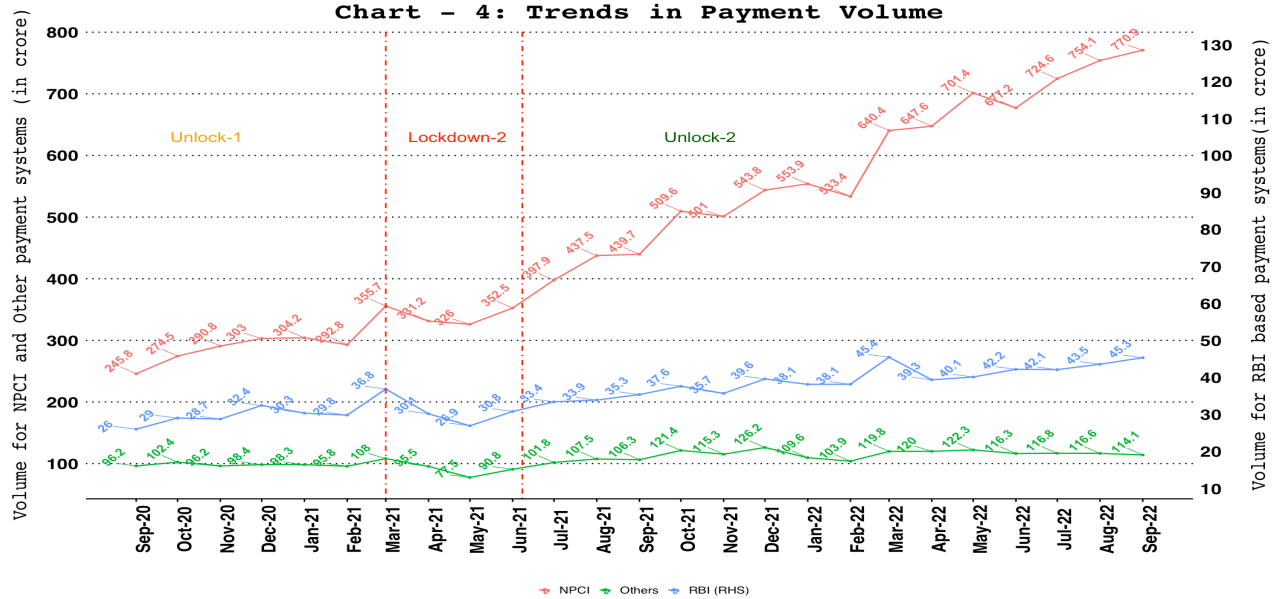
Chart - 3: Trends in Card and PPI Payment Transactions



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

Chart - 4: Trends in Payment Volume



Note:

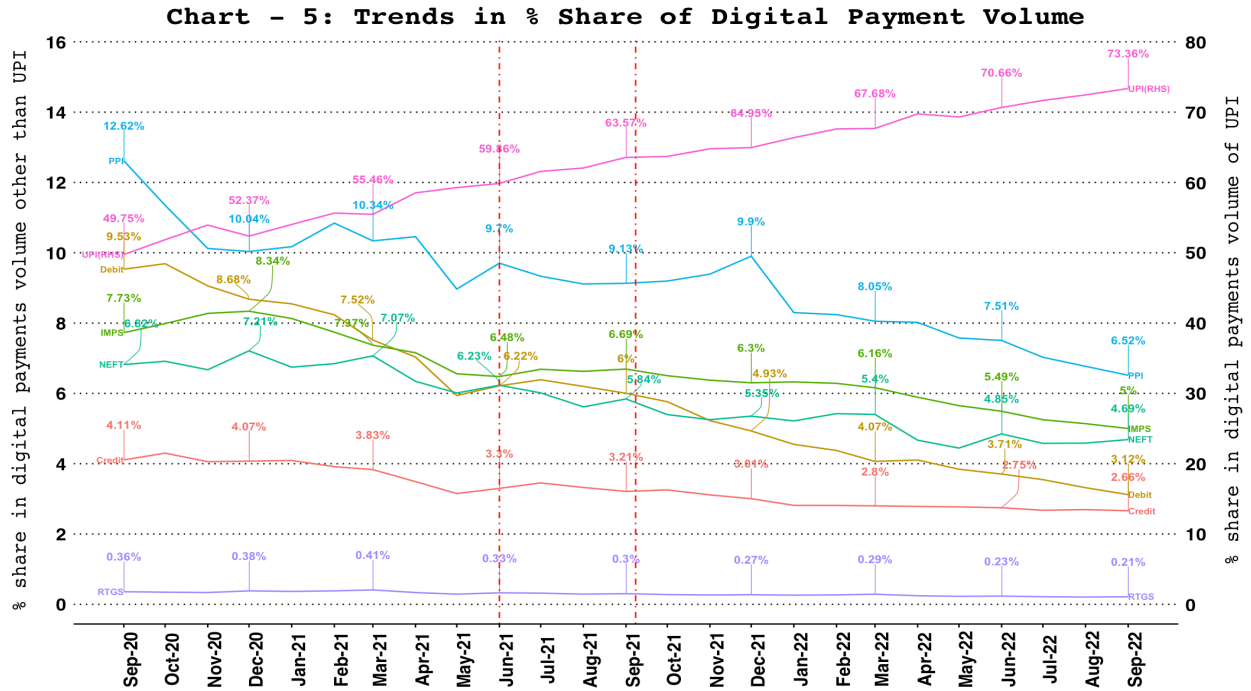
RBI payment systems include RTGS (customer and inter-bank transactions) and NEFT.

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

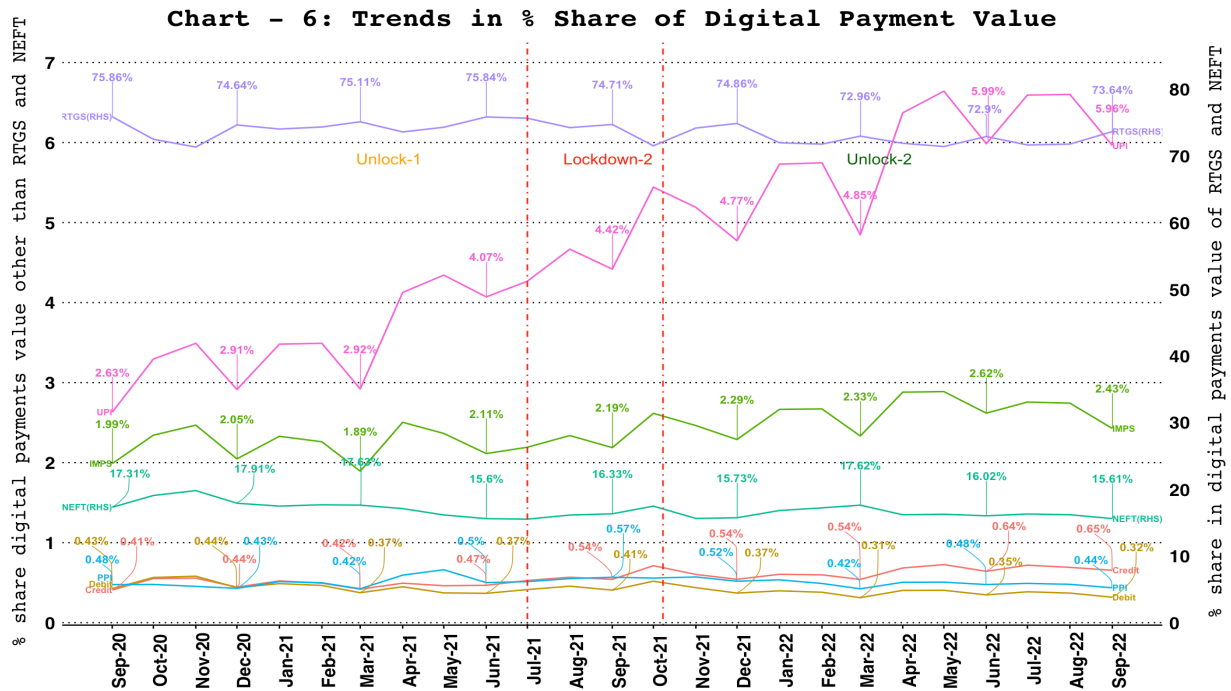
Other payment systems include debit and credit card payment transactions (excl. cash withdrawal) and wallet and PPI card payment transactions (excl. cash withdrawal).

Payment Systems – Share of Volume and Value

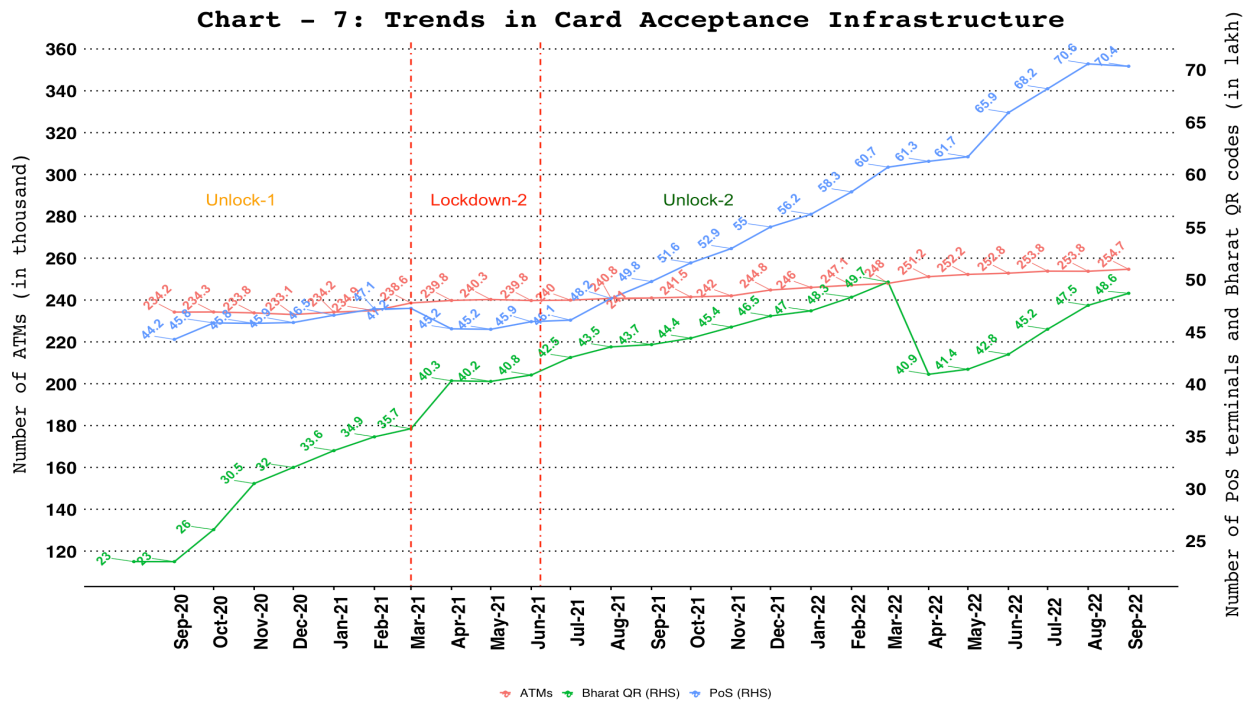
5. Digital Payments – Volume Share of Payment Systems



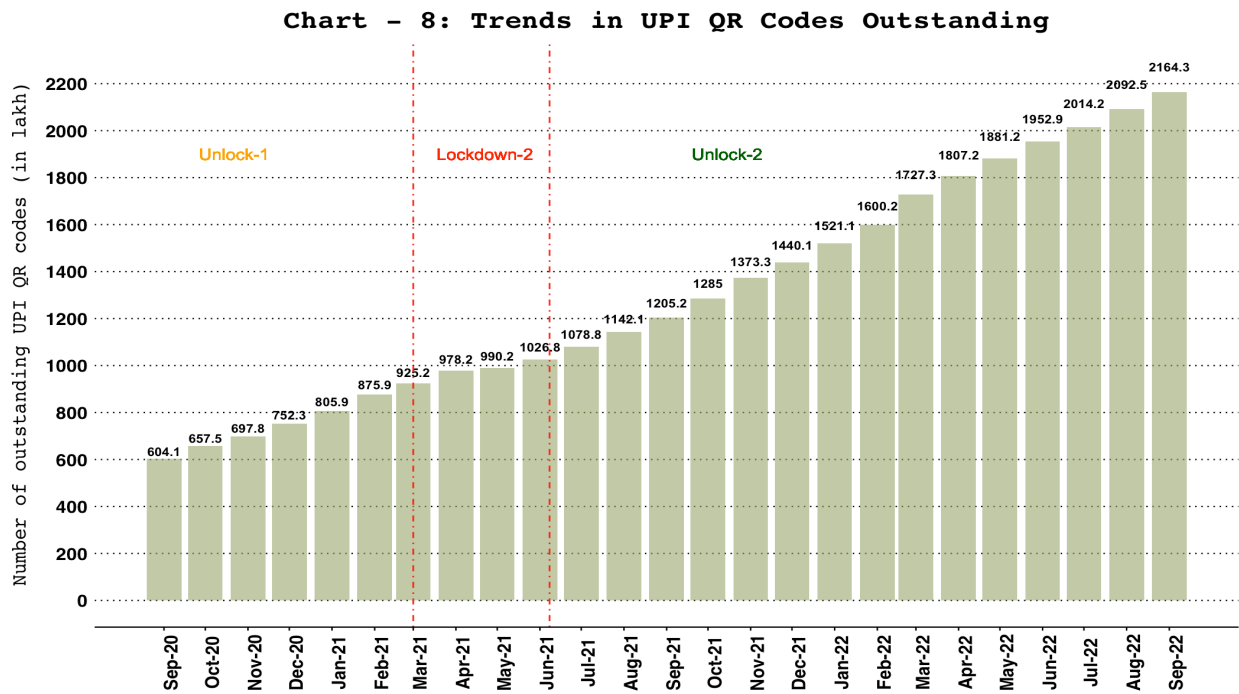
6. Digital Payments – Value Share of Payment Systems



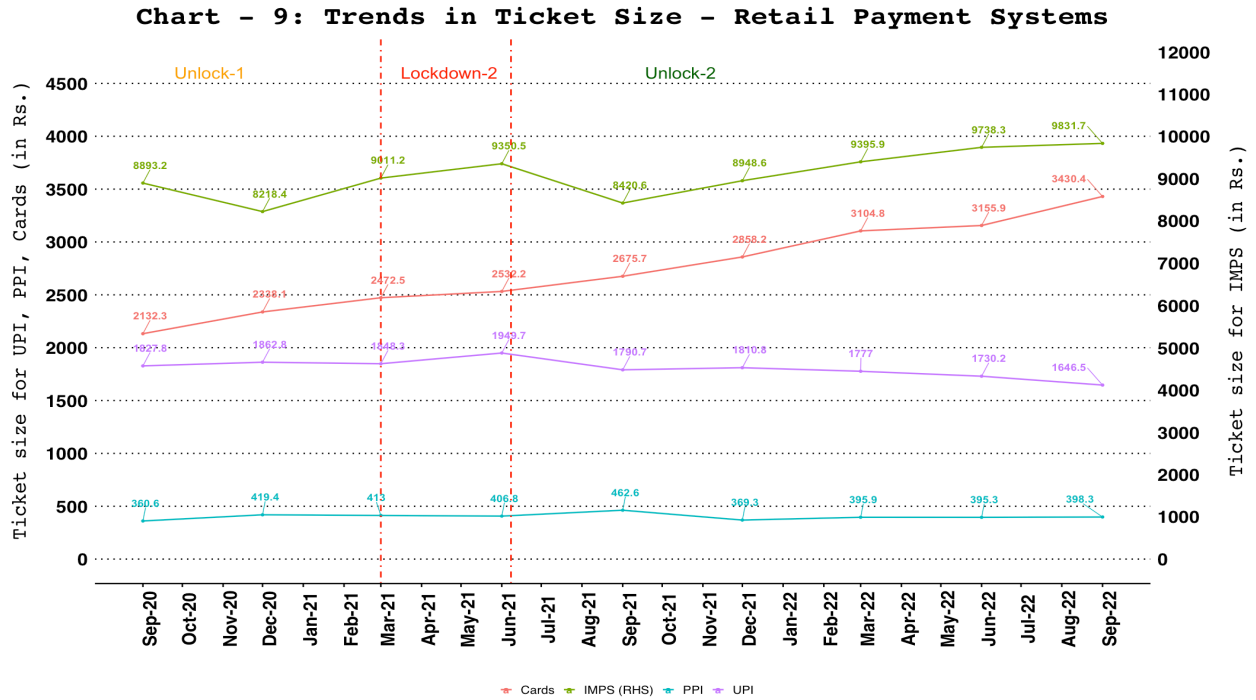
7. Card Acceptance Infrastructure – ATMs, PoS Terminals and Bharat QR codes



8. UPI QR codes



9. Ticket Size of Retail Payment Systems

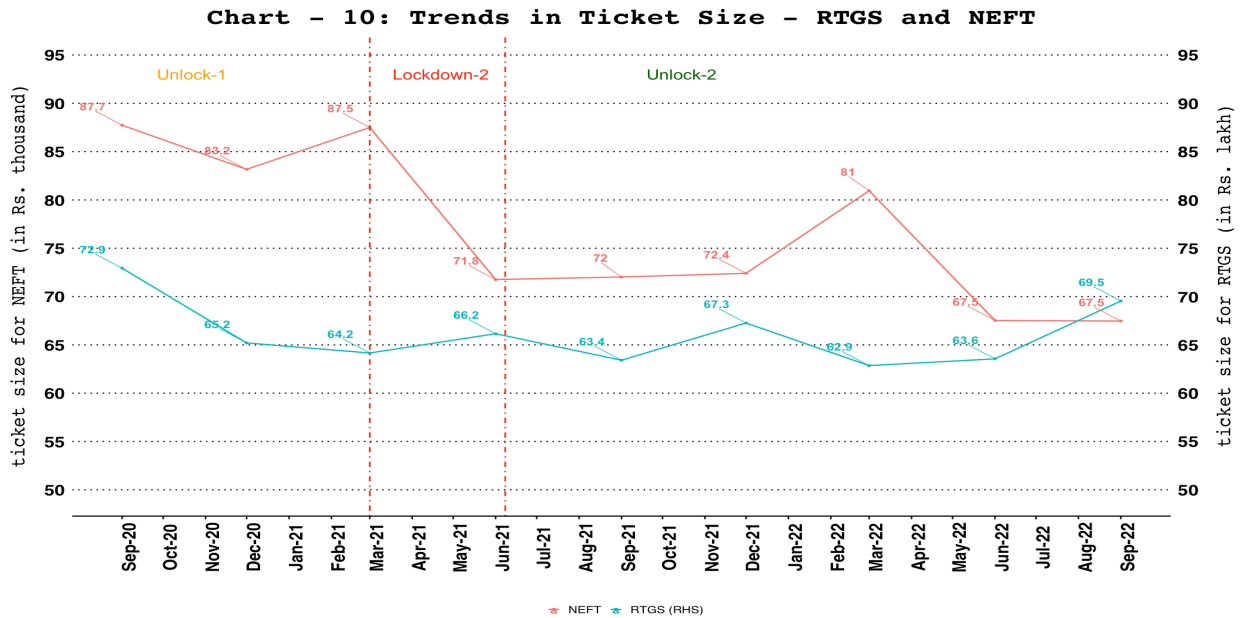


Note:

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