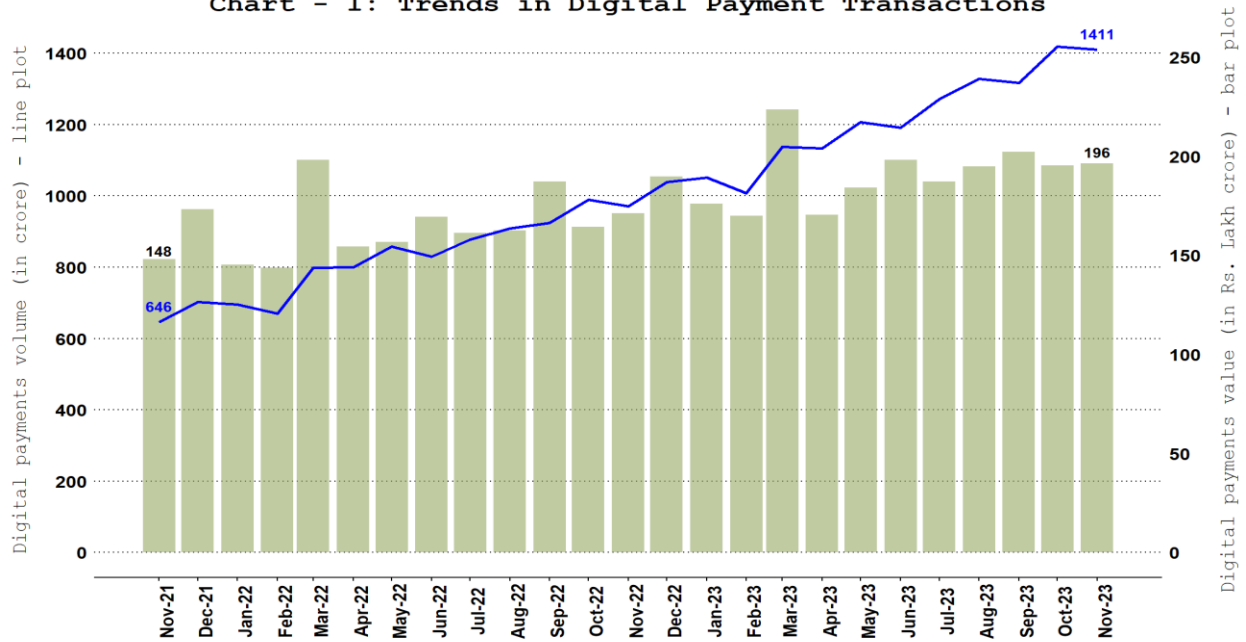


# Monthly Payment System Indicators - November 2023

## 1. Digital Payments – Volume and Value

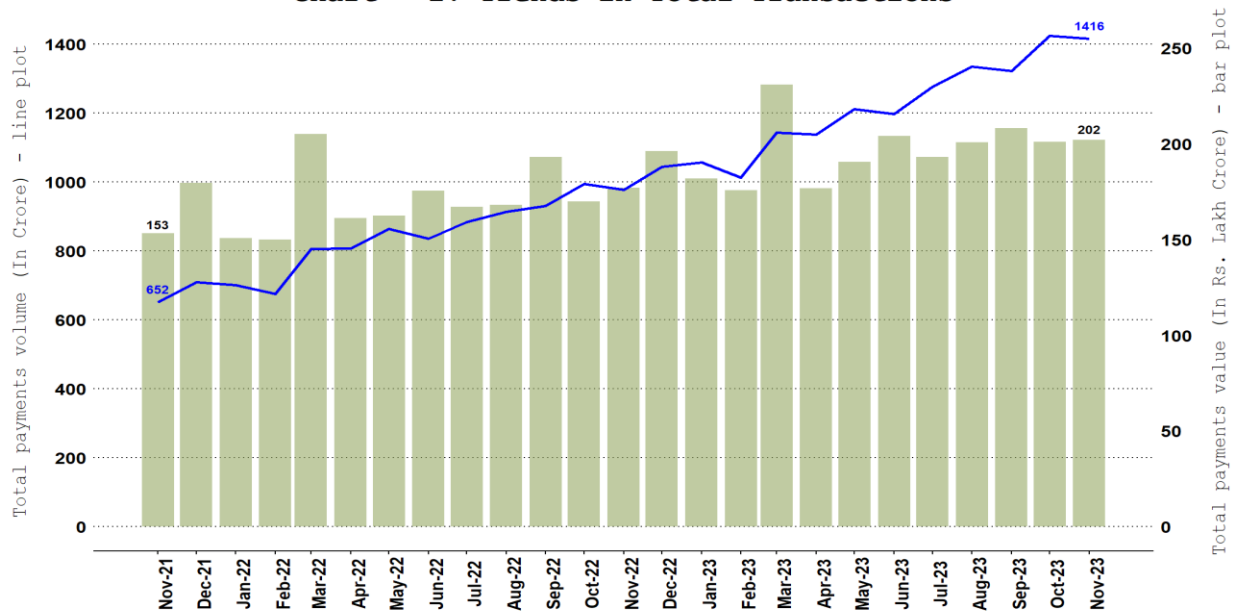
Chart - 1: Trends in Digital Payment Transactions



**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).

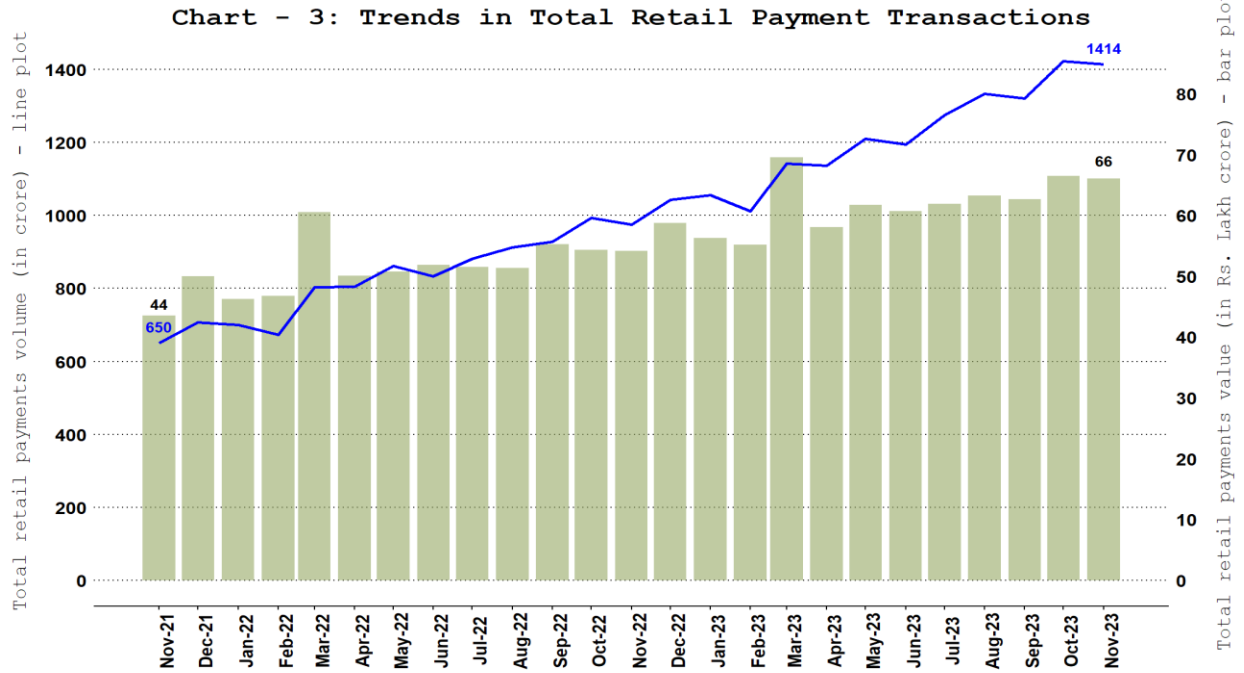
## 2. Total Payments – Volume and Value

Chart - 2: Trends in Total Transactions



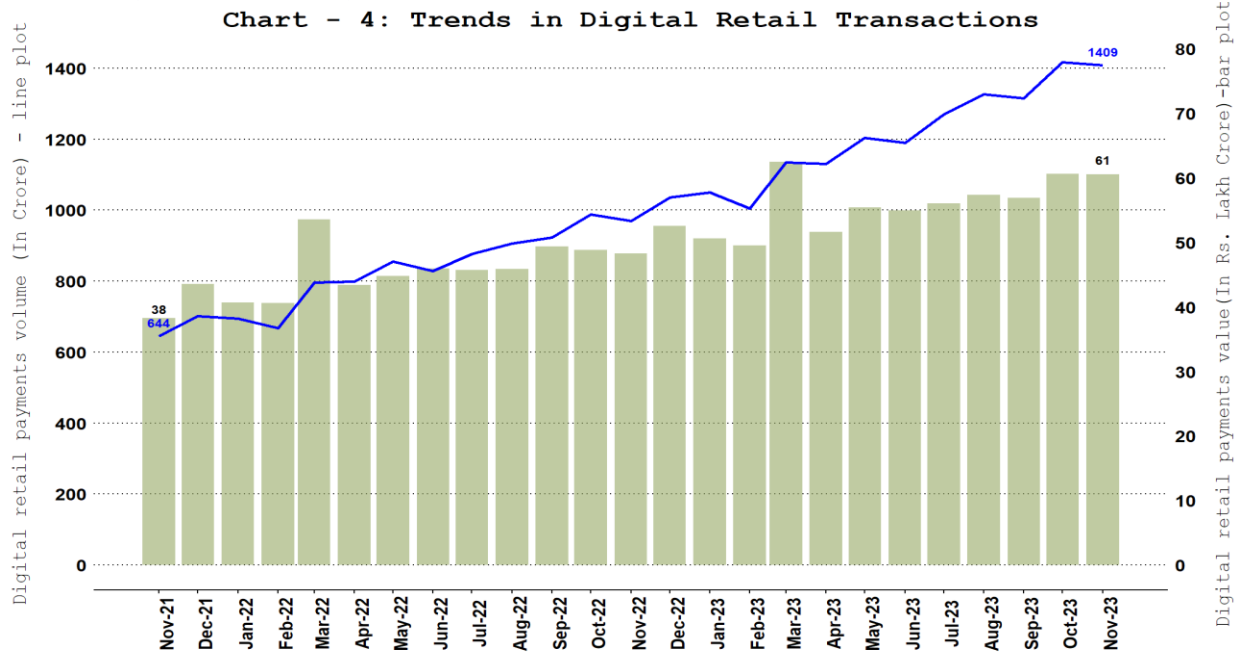
**Note:** Total payments include RTGS, NEFT, IMPS, NACH (credit, debit and APBS), card payment transactions (excl. cash withdrawal), PPI payment transactions (excl. cash withdrawal), UPI (including BHIM & USSD), BHIM Aadhaar Pay, AePS fund transfer, NETC (linked to bank accounts) and paper clearing.

### 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

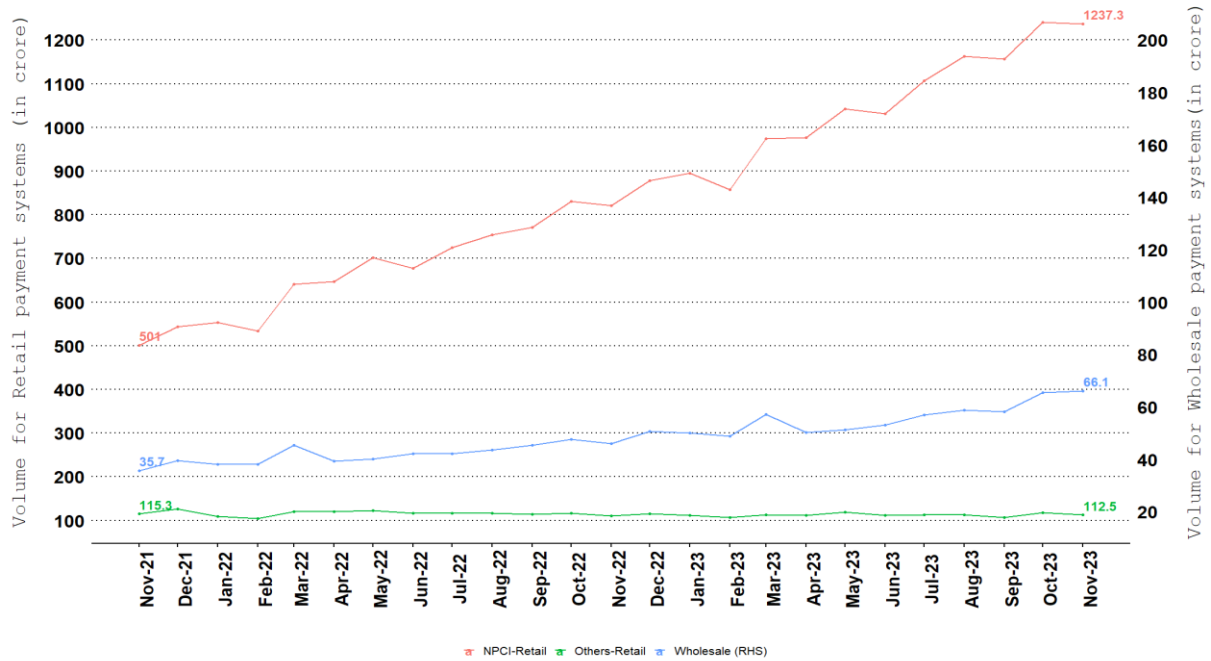


**Note:** Digital retail payments include NEFT, IMPS, NACH (credit, debit and APBS), card payment transactions (excl. cash withdrawal), PPI payment transactions (excl. cash withdrawal), UPI (including BHIM & USSD), BHIM Aadhaar Pay, AePS fund transfer and NETC (linked to bank accounts).

## 5. Comparison of WHOLESALE and RETAIL Payment Systems

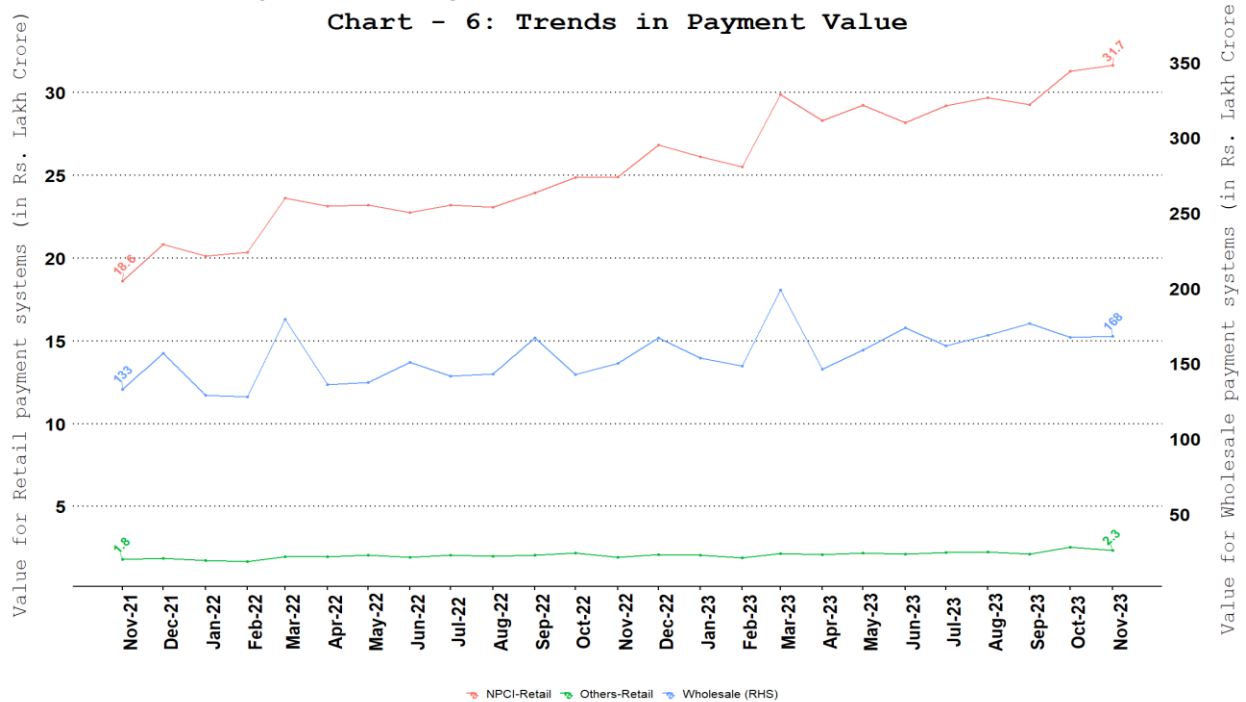
### a. Comparison of Payments Volume

Chart - 5: Trends in Payment Volume



### b. Comparison of Payments Value

Chart - 6: Trends in Payment Value



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

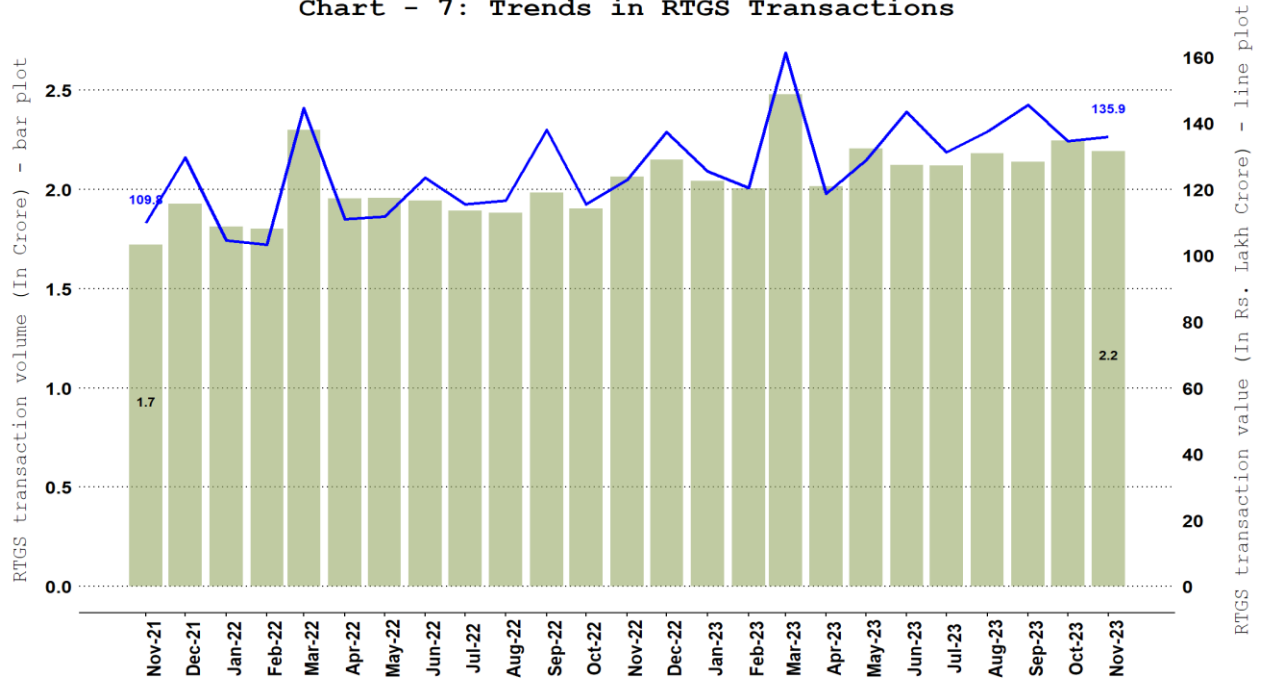
**NPCI-retail payment systems** include IMPS, NACH, UPI (including BHIM & USSD), BHIM Aadhaar Pay, AePS fund transfer, NETC (linked to bank account) and paper clearing.

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

## 6. RBI Operated Payment Systems

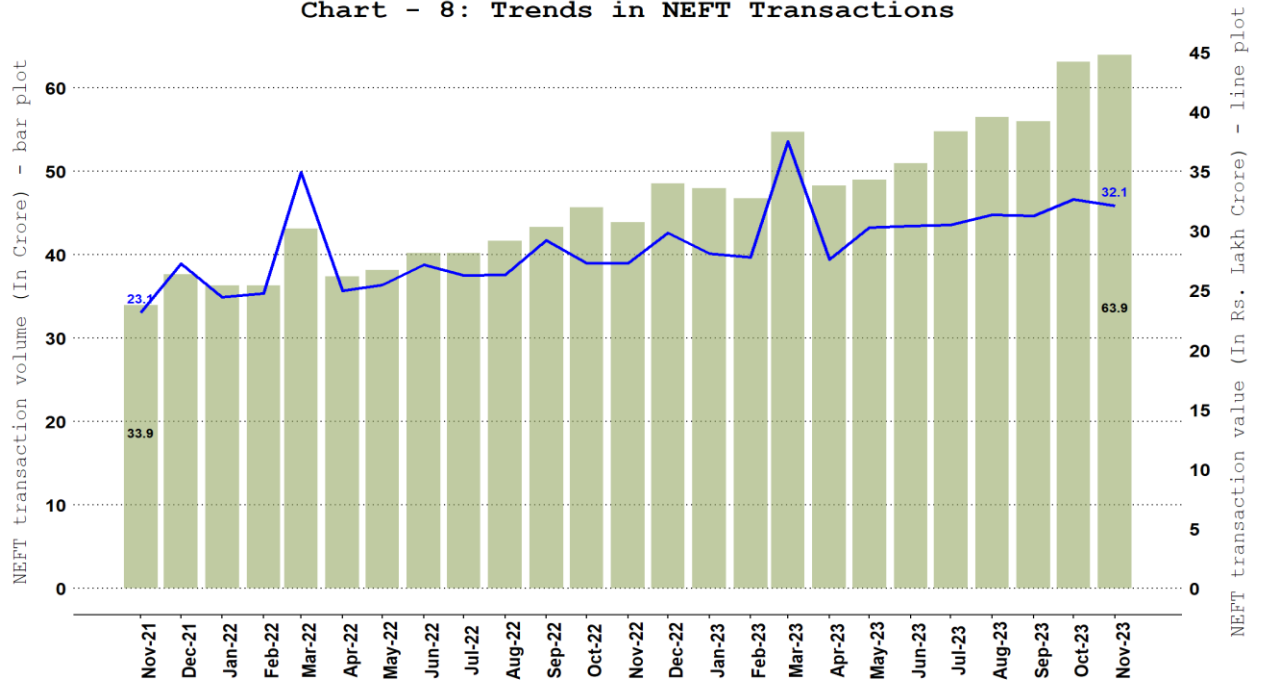
### a. Real Time Gross Settlement (RTGS)

Chart - 7: Trends in RTGS Transactions



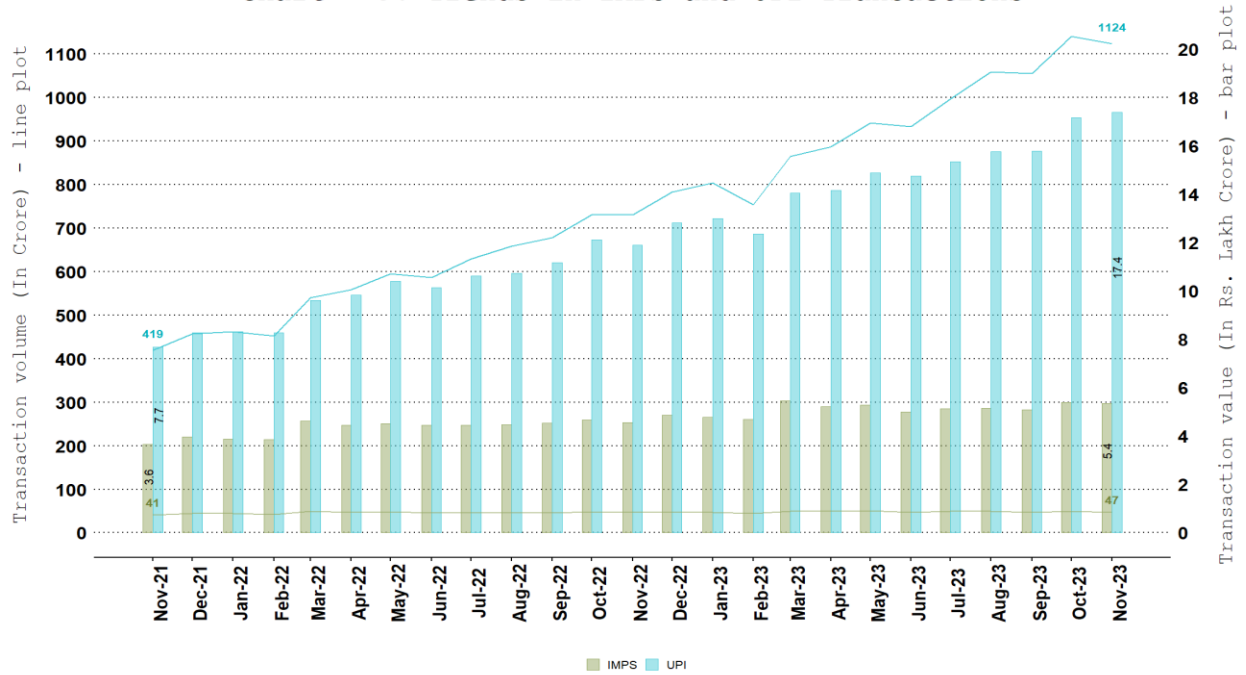
### b. National Electronic Funds Transfer (NEFT)

Chart - 8: Trends in NEFT Transactions



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

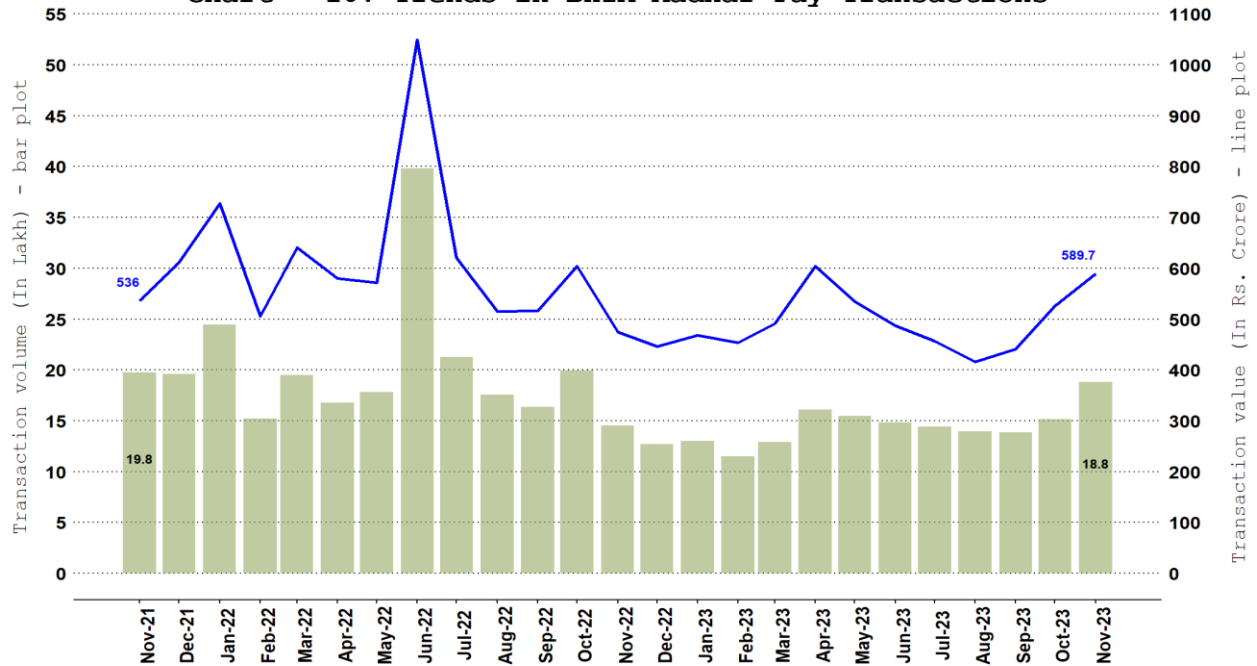
Chart - 9: Trends in IMPS and UPI Transactions



## 8. Other NPCI Operated Payment Systems

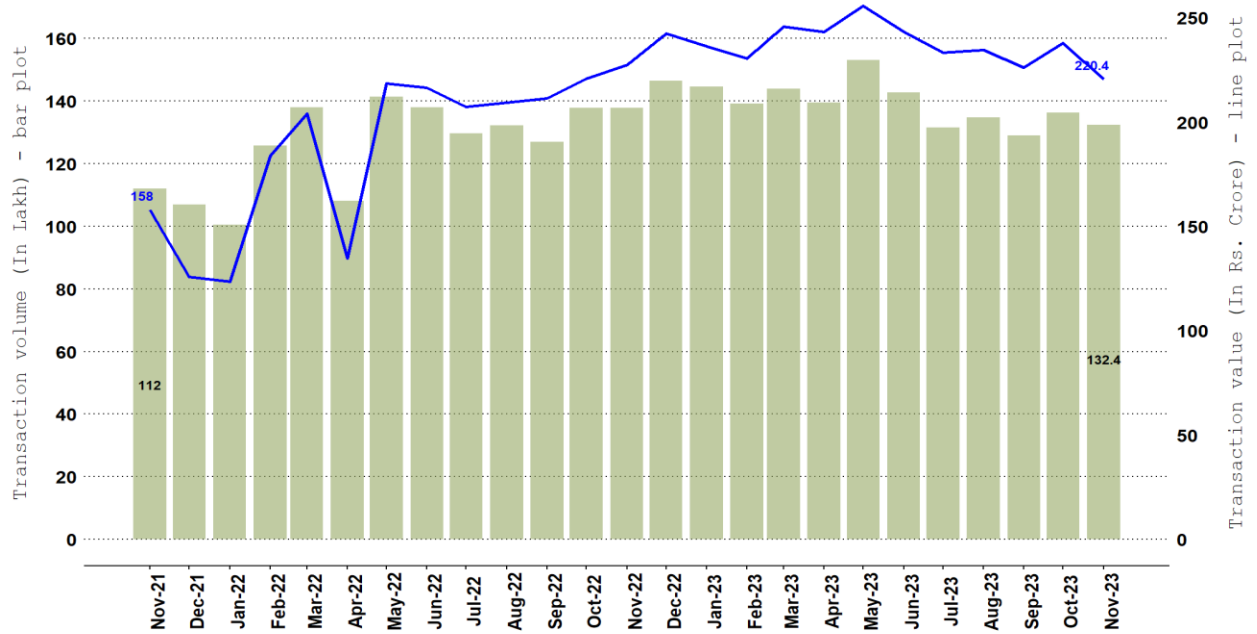
### a. Bharat Interface for Money (BHIM) Aadhar Pay

Chart - 10: Trends in BHIM-Aadhar Pay Transactions



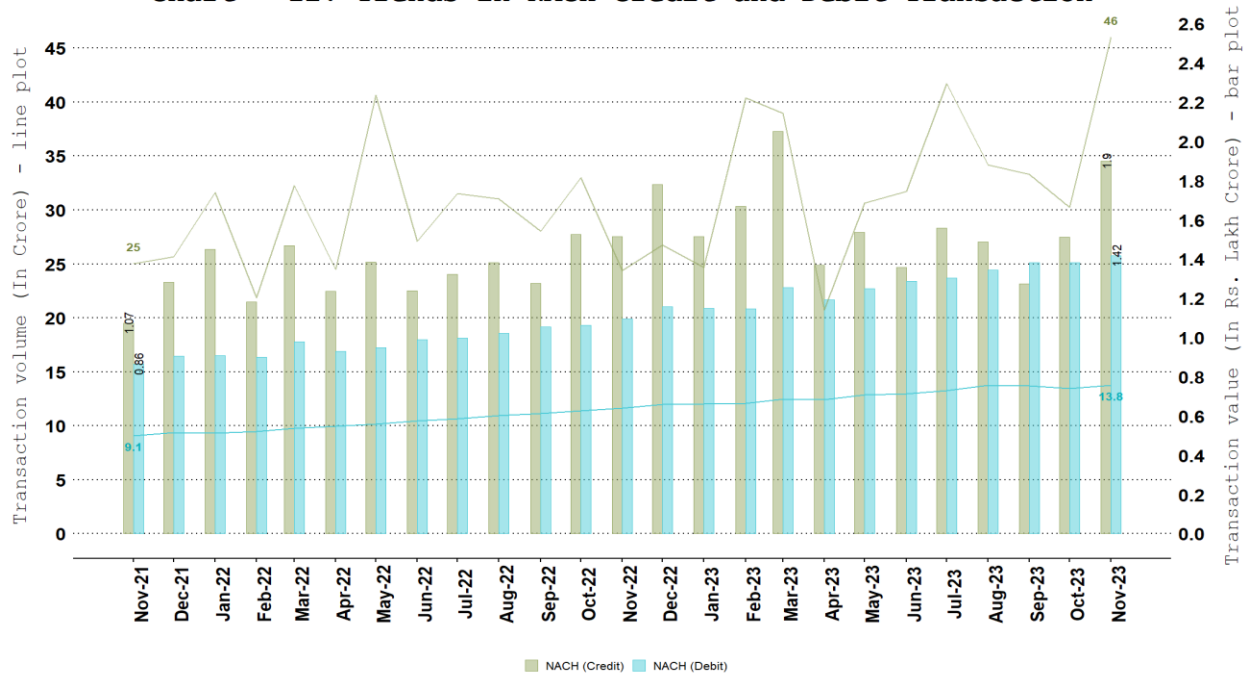
### b. National Electronic Toll Collection (NETC) (Linked to Bank Account)

Chart - 11: Trends in NETC (Linked to Bank Account) Transactions



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

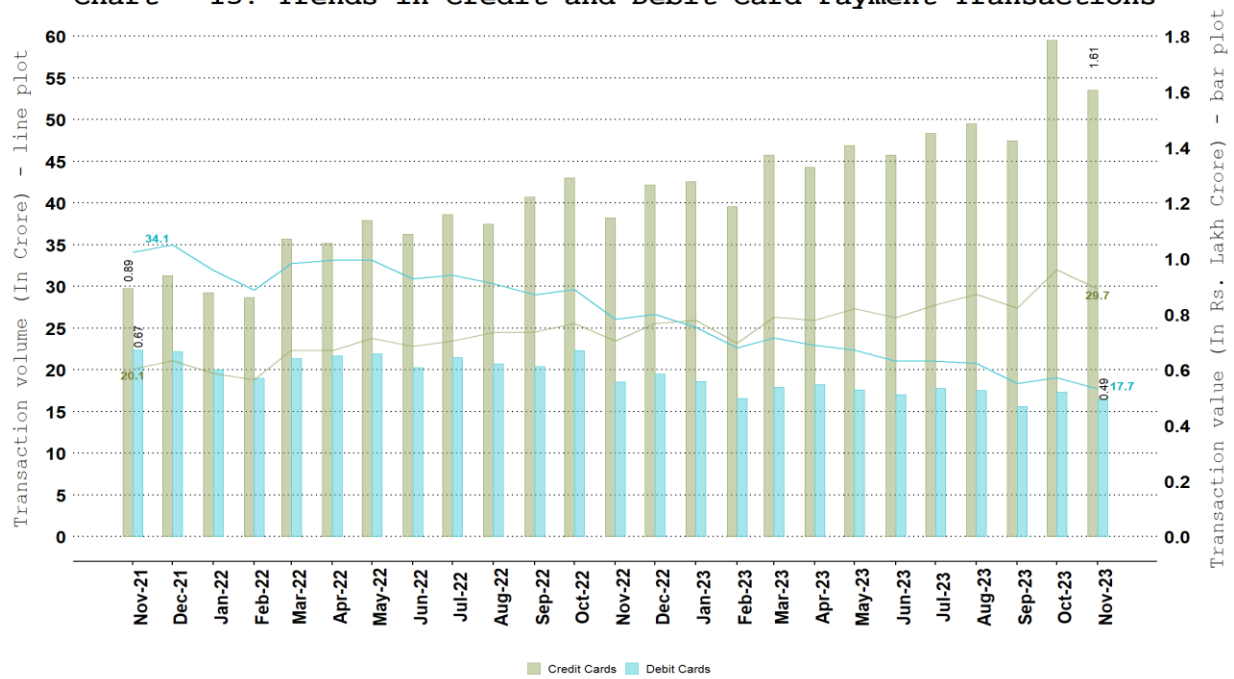
Chart - 12: Trends in NACH Credit and Debit Transaction



## 9. Cards and Prepaid Payment Instruments (PPIs)

### a. Debit and Credit Cards

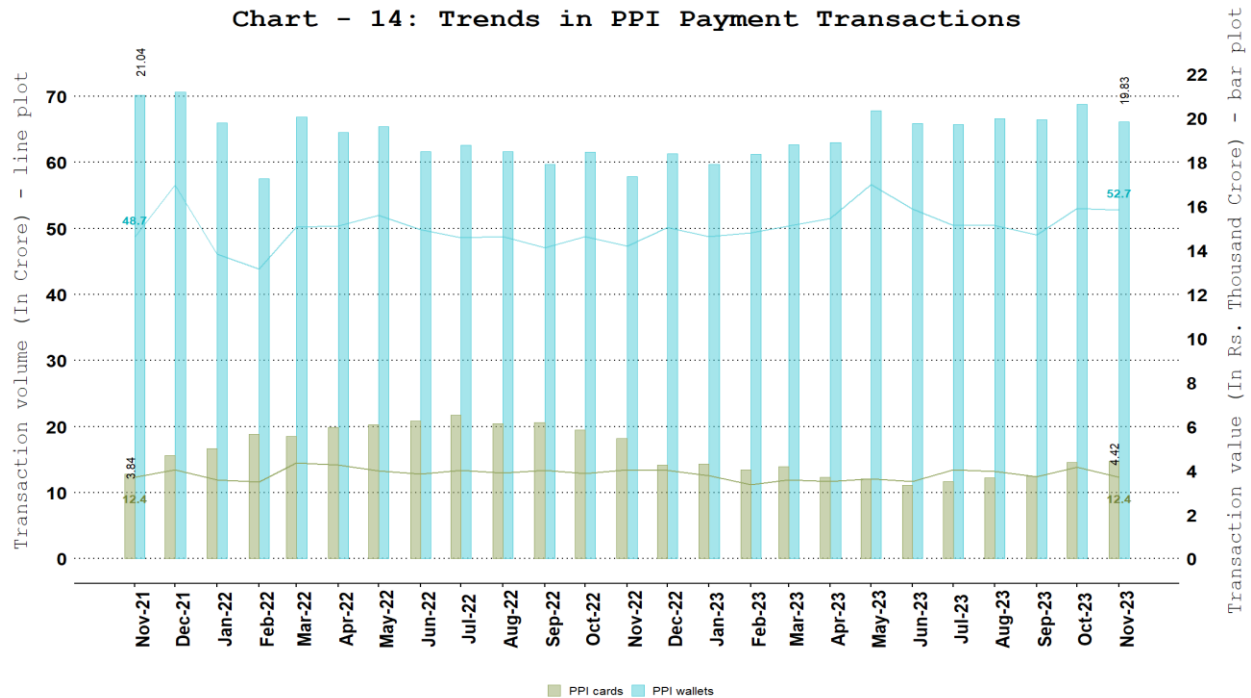
Chart - 13: Trends in Credit and Debit Card Payment Transactions



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

### b. PPI Wallets and Cards Usage

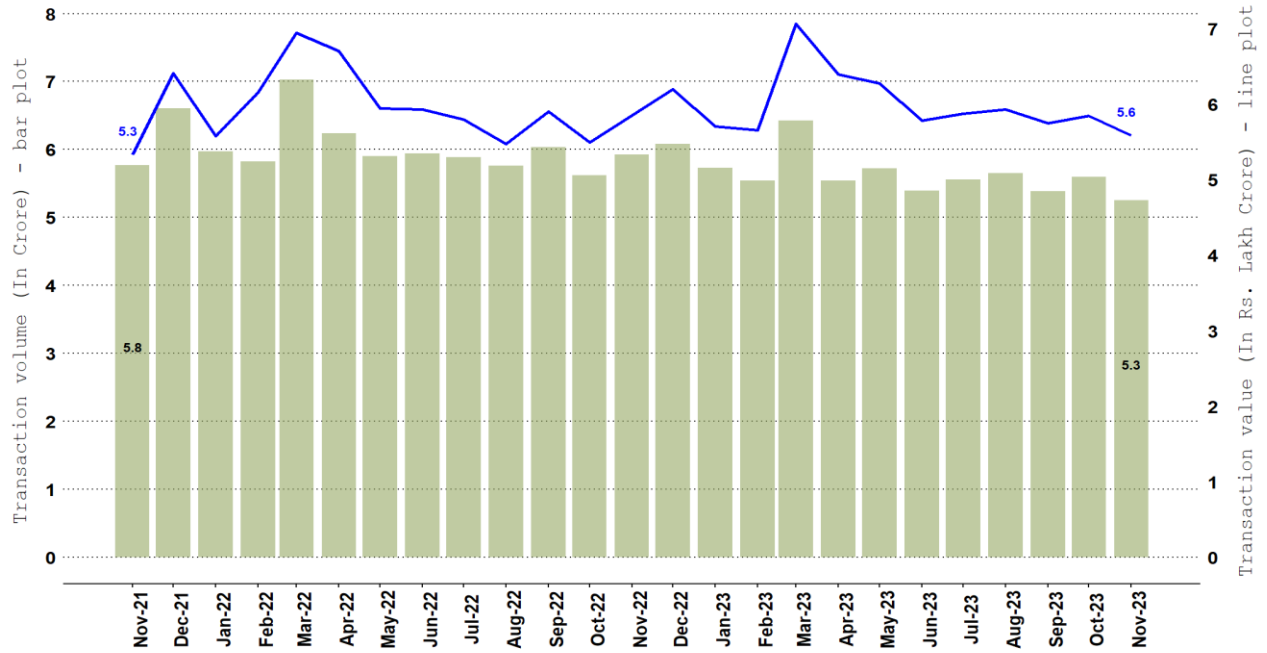
Chart - 14: Trends in PPI Payment Transactions



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

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

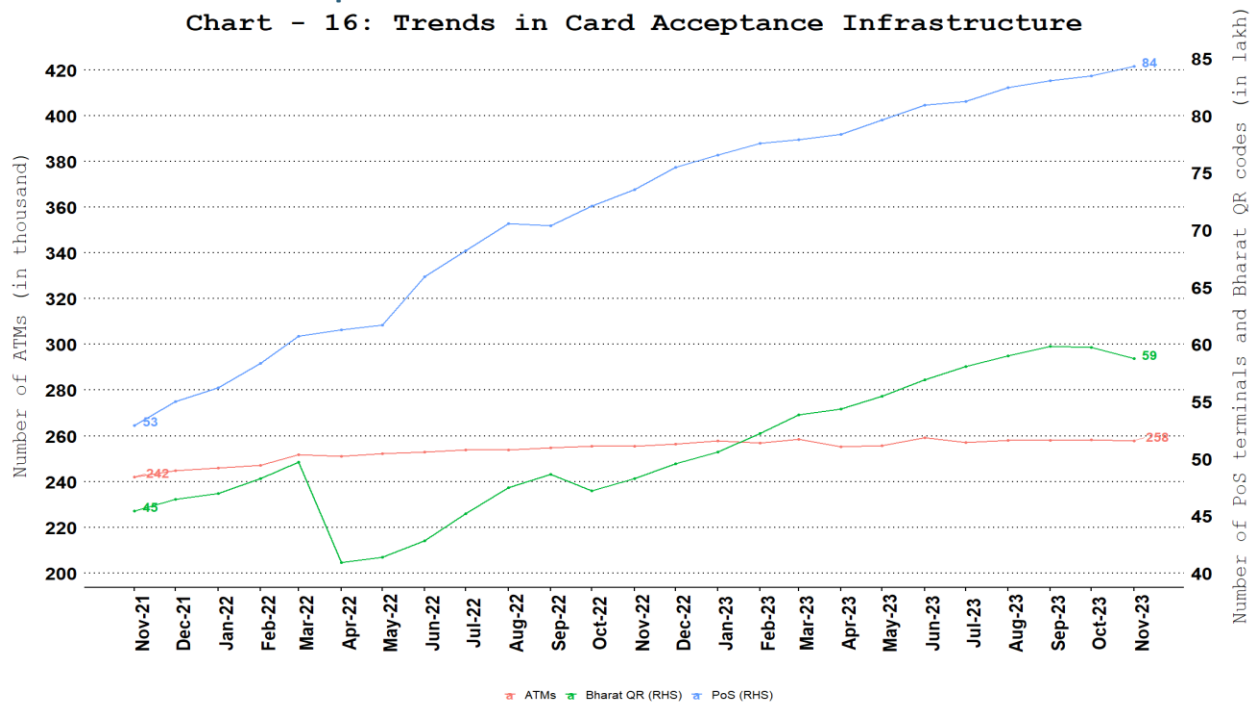
Chart - 15: Trends in CTS Transactions



## 11. Card Acceptance Infrastructure and QR Codes

### a. Card Acceptance Infrastructure

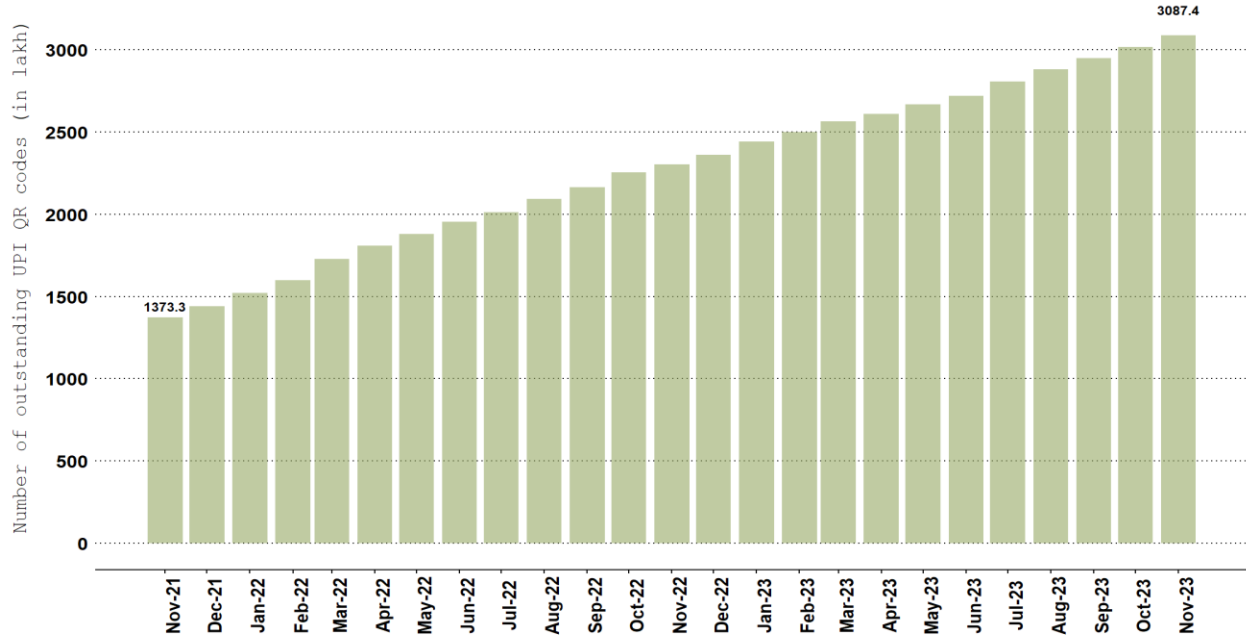
Chart - 16: Trends in Card Acceptance Infrastructure





## b. UPI QR Codes

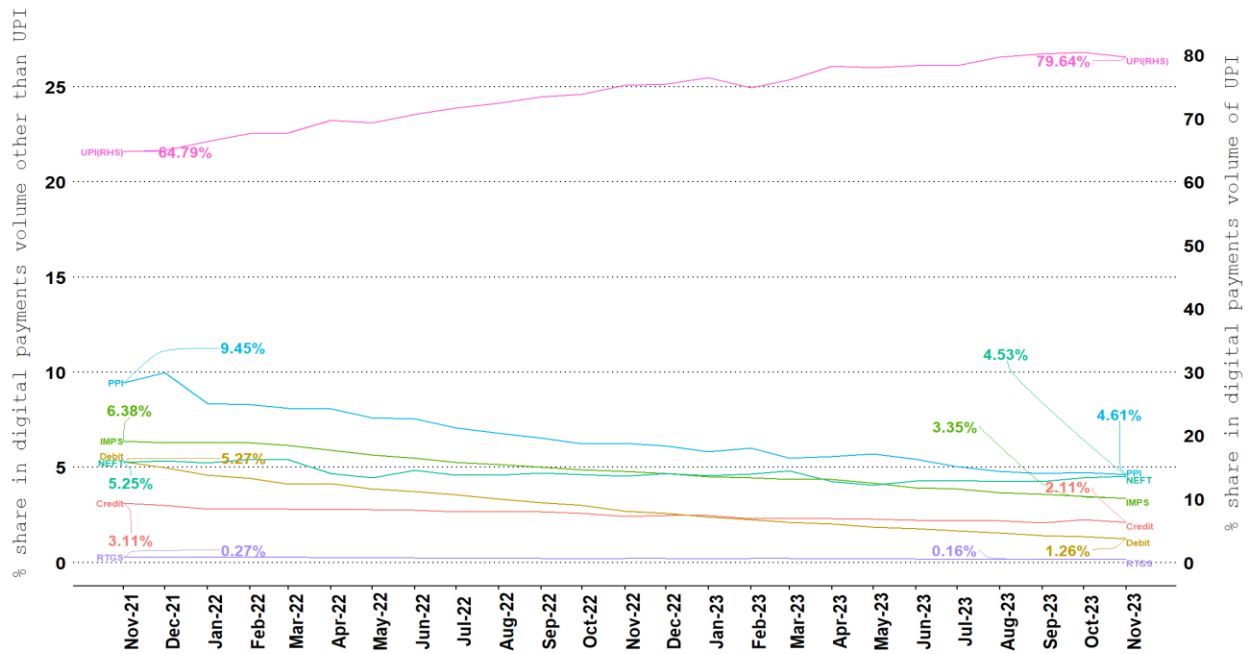
Chart - 17: Trends in UPI QR Codes Outstanding



## 12. Payment System Wise Volume and Value Share

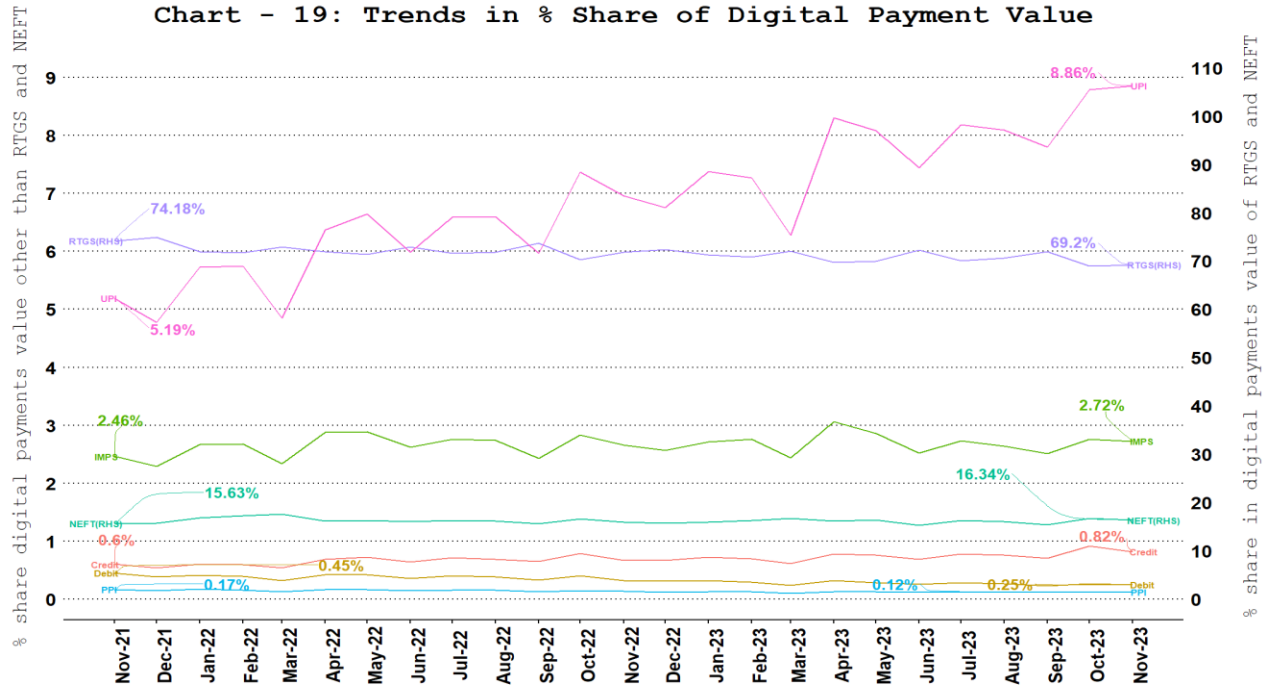
### a. Digital Payment Volume Share

Chart - 18: Trends in % Share of Digital Payment Volume



## b. Digital Payment Value Share

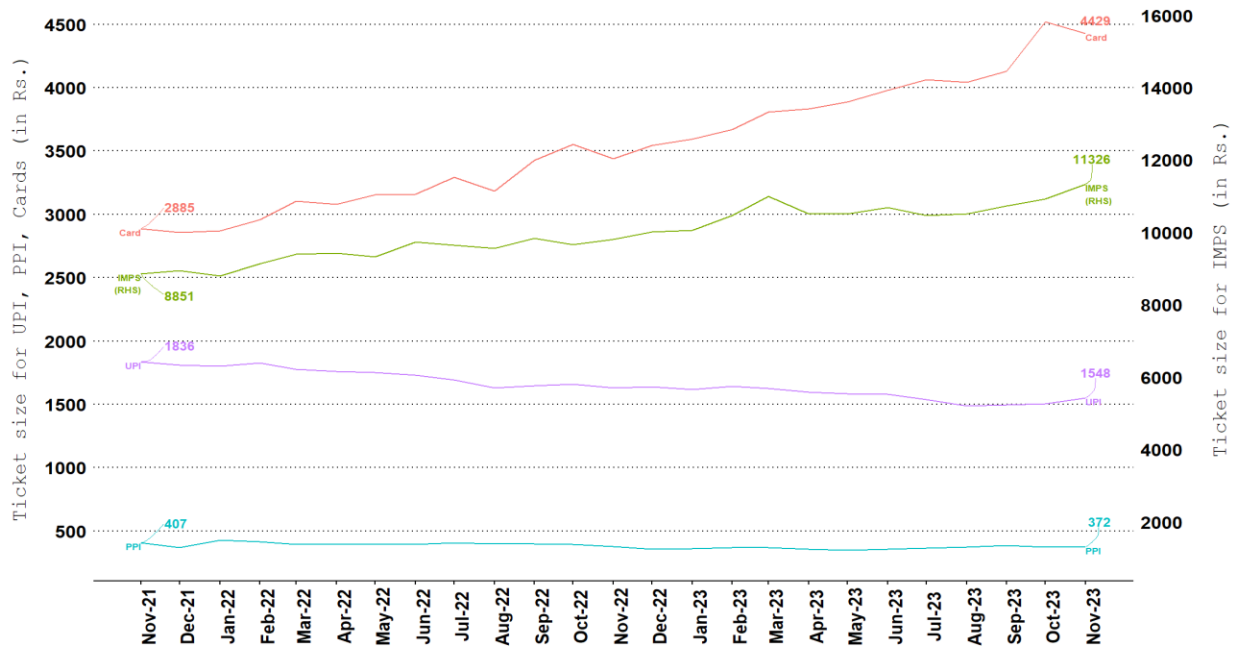
Chart - 19: Trends in % Share of Digital Payment Value



## 13. Ticket size

### a. Ticket Size of Retail Payment Systems

Chart - 20: Trends in Ticket Size - Retail Payment Systems

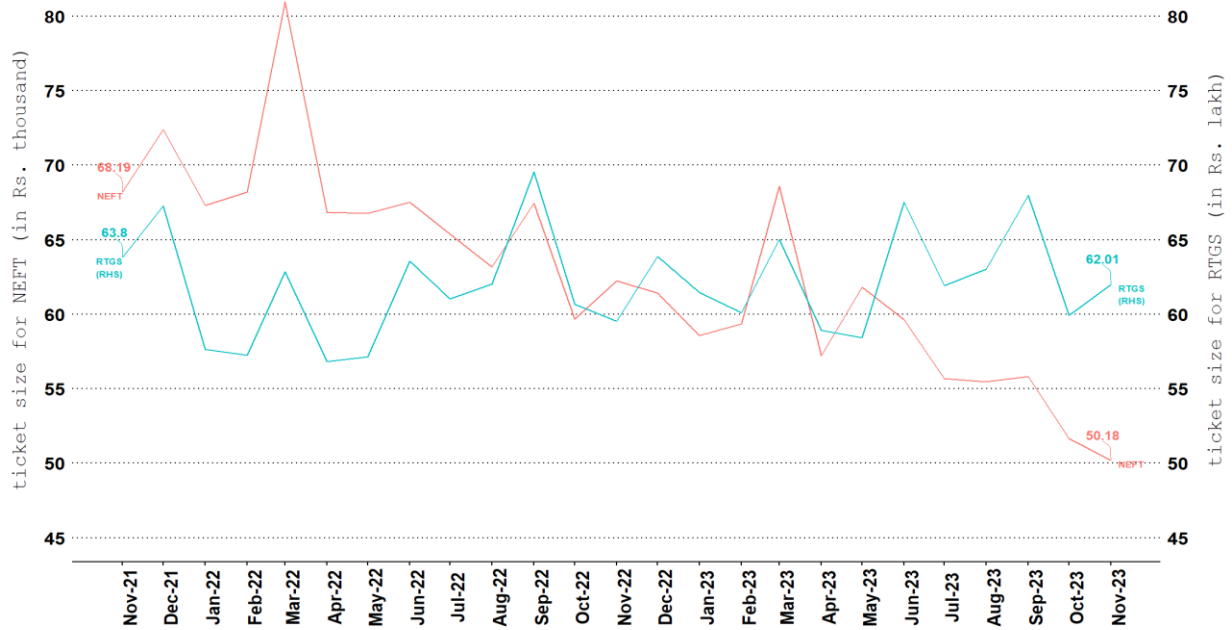


**Note:** Ticket size (Average Value Per Transaction) is calculated by dividing the transaction value of a payment system for a given period by its transaction volume during the same period.

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

## b. Ticket Size of NEFT and RTGS Payment Systems

Chart - 21: Trends in Ticket Size - RTGS and NEFT

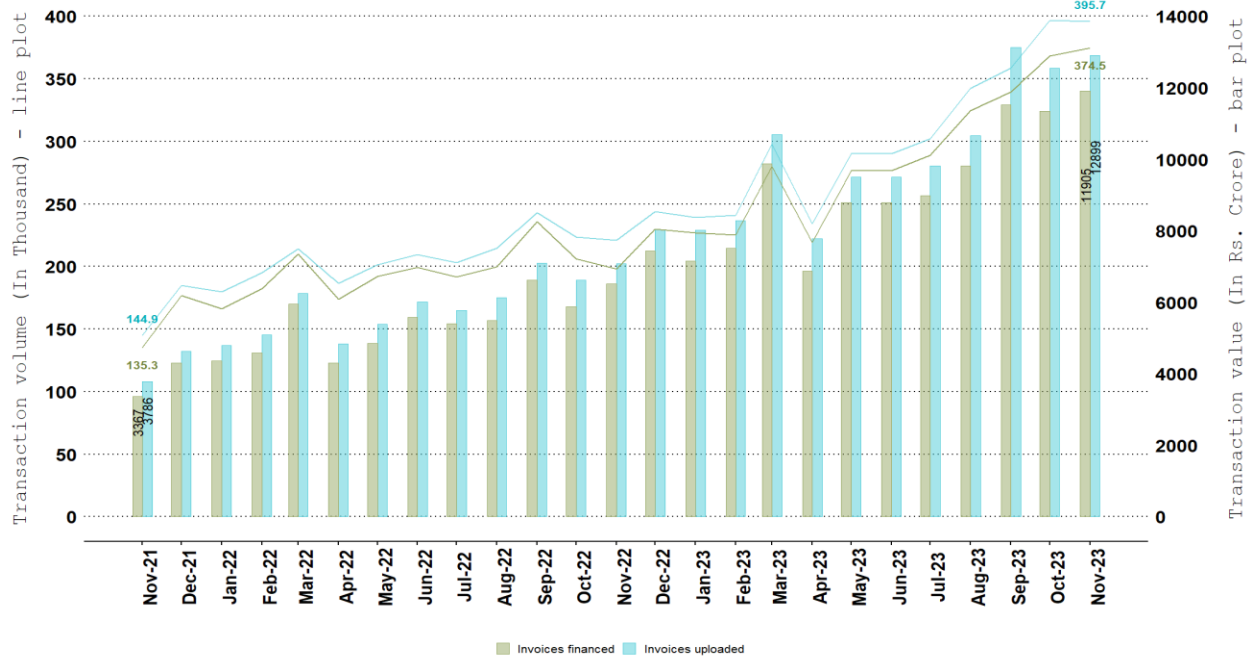


Note: Ticket size (Average Value Per Transaction) is calculated by dividing the transaction value of a payment system for a given period by its transaction volume during the same period

## 14. Trade Receivables Discounting System (TReDS)

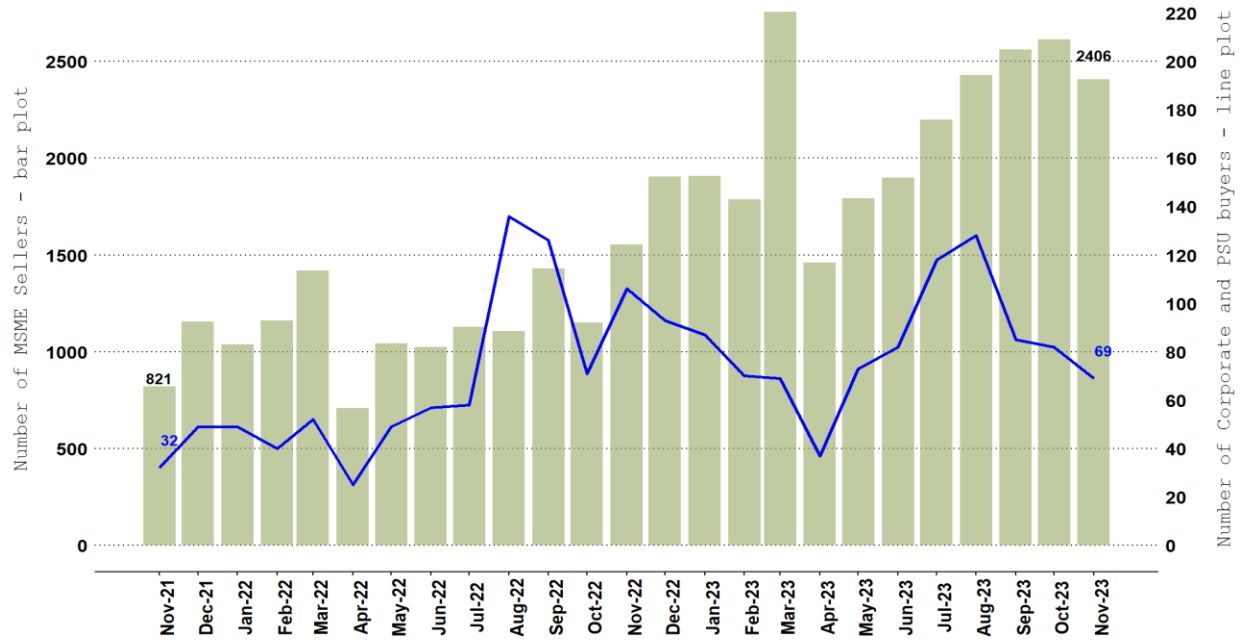
### a. TReDS - Invoices Uploaded and Financed

Chart - 22: Trends in TReDS Invoices Uploaded & Financed



## b. TReDS - Buyers and Sellers Onboarded

Chart - 23: Trends in TReDS - Buyers and Sellers Onboarded



**Note:** Number of Buyers and Sellers are figures as during month