

Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Asoj, 2079 (Mid-Oct 2022)

A. Access on Payment Systems

S.N.	Particulars	Numbers		
		2078 Asoj	2079 Bhadau	2079 Asoj
		(Mid-Oct 2021)	(Mid-Sep 2022)	(Mid-Oct 2022)
1	Payment System Operators (PSO) *	10	10	10
2	Payment Service Providers (PSP) *	28	27	27
3	PSP Agents	10,030	12,986	13,038
4	Wallet Users	10,028,771	14,525,144	14,839,820
5	ATM Machines (Terminals)	4,347	4,661	4,664
6	Debit Cards	9,369,678	11,349,362	11,557,174
7	Credit Cards	204,956	258,043	262,945
8	Prepaid Cards**	83,350	115,685	118,942
9	Mobile Banking Customers	15,153,463	18,889,430	19,102,652
10	Internet Banking Customers	1,258,586	1,706,091	1,719,733
11	Branch Less Banking Centers	1,752	1,497	1,500
12	RTGS Participants	38	49	49
13	connectIPS Users	688,606	933,875	946,293
14	ECC Members	60	59	59
15	IPS Members	103	112	112

* Other than BFI's

** Also includes card issued by PSPs

B. Usage of Payment Systems

S.N.	Particulars	No. of Transaction			Total Amount (NPR in Million)		
		2078 Asoj	2079 Bhadau	2079 Asoj	2078 Asoj	2079 Bhadau	2079 Asoj
		(Mid Sep-Mid Oct 2021)	(Mid Aug-Mid Sep 2022)	(Mid Sep-Mid Oct 2022)	(Mid Sep-Mid Oct 2021)	(Mid Aug-Mid Sep 2022)	(Mid Sep-Mid Oct 2022)
1	RTGS	60,115	72,560	64,525	3,145,711	3,620,752	3,224,482
2	ATM-Cash Withdrawal	8,299,587	10,071,762	10,028,183	76,537	75,746	88,896
3	ECC	1,167,554	1,010,350	945,683	832,895	500,309	501,470
4	IPS	1,289,891	1,094,343	967,944	200,037	158,118	172,363
5	connectIPS	3,510,226	3,821,277	4,013,396	239,148	292,545	307,275
6	Debit Cards	9,212,511	10,977,955	11,037,897	80,386	79,410	93,143
7	Credit Cards	196,415	238,910	236,839	1,298	1,474	1,542
8	Prepaid Cards**	30,038	65,499	65,428	153	418	436
9	Internet Banking	311,580	266,435	248,622	13,344	12,193	11,959
10	Mobile Banking	13,764,982	20,648,268	20,909,361	87,732	146,143	162,137
11	Branchless Banking	58,686	63,576	73,273	1,279	1,394	1,488
12	Wallet	13,565,054	16,205,487	15,703,042	15,187	17,635	16,568
13	QR-Based Payments	1,515,329	5,205,804	4,770,249	6,097	15,028	17,337
14	Point of Sales (POS)	1,063,020	1,132,460	1,236,424	4,845	5,132	5,798
15	E-Commerce***	76,357	75,863	73,282	455	420	422

*** Online payment using cards