

Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Kartik, 2079 (Mid-Nov 2022)

A. Access on Payment Systems

S.N.	Particulars	Numbers		
		2078 Kartik	2079 Asoj	2079 Kartik
		(Mid-Nov 2021)	(Mid-Oct 2022)	(Mid-Nov 2022)
1	Payment System Operators (PSO) *	10	10	10
2	Payment Service Providers (PSP) *	27	27	27
3	PSP Agents	10,309	13,038	13,075
4	Wallet Users	10,239,007	14,839,820	15,133,735
5	ATM Machines (Terminals)	4,377	4,664	4,696
6	Debit Cards	9,565,024	11,557,174	11,738,973
7	Credit Cards	207,619	262,945	269,476
8	Prepaid Cards**	86,063	118,942	122,641
9	Mobile Banking Customers	15,430,379	19,102,652	19,403,680
10	Internet Banking Customers	1,263,883	1,719,733	1,750,936
11	Branch Less Banking Centers	1,750	1,500	1,420
12	RTGS Participants	38	49	50
13	connectIPS Users	716,112	946,293	958,250
14	ECC Members	59	59	59
15	IPS Members	103	112	113

* Other than BFIs

** Also includes card issued by PSPs

B. Usage of Payment Systems

S.N.	Particulars	No. of Transaction			Total Amount (NPR in Million)		
		2078 Kartik	2079 Asoj	2079 Kartik	2078 Kartik	2079 Asoj	2079 Kartik
		(Mid Oct-Mid Nov 2021)	(Mid Sep-Mid Oct 2022)	(Mid Oct-Mid Nov 2022)	(Mid Oct-Mid Nov 2021)	(Mid Sep-Mid Oct 2022)	(Mid Oct-Mid Nov 2022)
1	RTGS	55,897	64,525	59,340	3,642,342	3,224,482	2,749,057
2	ATM-Cash Withdrawal	7,262,304	10,028,183	9,226,589	62,817	88,896	78,275
3	ECC	969,918	945,683	852,428	702,982	501,470	428,305
4	IPS	961,422	967,944	1,102,013	137,610	172,363	122,865
5	connectIPS	2,760,503	4,013,396	3,645,595	203,036	307,275	279,893
6	Debit Cards	8,075,472	11,037,897	9,994,341	66,299	93,143	81,848
7	Credit Cards	177,648	236,839	243,900	1,178	1,542	1,620
8	Prepaid Cards**	33,990	65,428	59,819	193	436	393
9	Internet Banking	250,177	248,622	234,107	11,832	11,959	11,705
10	Mobile Banking	12,615,637	20,909,361	20,508,029	78,157	162,137	151,987
11	Branchless Banking	62,310	73,273	63,352	1,315	1,488	1,295
12	Wallet	13,030,804	15,703,042	15,519,743	13,949	16,568	17,227
13	QR-Based Payments	1,387,584	4,770,249	4,612,307	5,362	17,337	16,144
14	Point of Sales (POS)	947,928	1,236,424	968,633	4,410	5,798	4,917
15	E-Commerce***	76,878	73,282	100,458	443	422	663

*** Online payment using cards