

Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Saun, 2079 (Mid-Aug 2022)

A. Access on Payment Systems

S.N.	Particulars	Numbers		
		2078 Saun	2079 Asar	2079 Saun
		(Mid-Aug 2021)	(Mid-Jul 2022)	(Mid-Aug 2022)
1	Payment System Operators (PSO) *	10	10	10
2	Payment Service Providers (PSP) *	28	27	27
3	PSP Agents	9,415	12,685	12,843
4	Wallet Users	9,253,374	13,675,993	14,094,622
5	ATM Machines (Terminals)	4,329	4,602	4,636
6	Debit Cards	9,024,565	10,856,357	11,080,950
7	Credit Cards	193,575	238,794	250,618
8	Prepaid Cards**	71,473	108,641	110,854
9	Mobile Banking Customers	14,526,356	18,307,255	18,643,834
10	Internet Banking Customers	1,188,914	1,684,310	1,706,869
11	Branch Less Banking Centers	1,727	1,548	1,548
12	RTGS Participants [□]	38	49	48
13	connectIPS Users	595,307	896,341	917,543
14	ECC Members	60	59	59
15	IPS Members	102	111	112

* 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 Saun	2079 Asar	2079 Saun	2078 Saun	2079 Asar	2079 Saun
		(Mid Jul-Mid Aug 2021)	(Mid Jun-Mid Jul 2022)	(Mid Jul-Mid Aug 2022)	(Mid Jul-Mid Aug 2021)	(Mid Jun-Mid Jul 2022)	(Mid Jul-Mid Aug 2022)
1	RTGS	54,623	81,817	77,971	2,126,132	4,349,056	4,372,007
2	ATM-Cash Withdrawal	7,362,311	10,169,331	10,985,711	65,377	79,458	73,462
3	ECC	1,216,287	1,486,551	1,061,056	864,739	850,649	579,658
4	IPS	730,275	1,322,174	496,924	160,639	275,752	109,550
5	connectIPS	2,956,967	4,270,099	3,447,758	213,375	369,223	269,140
6	Debit Cards	8,081,818	11,127,683	11,947,667	68,105	83,200	77,212
7	Credit Cards	161,731	227,920	232,922	1,082	1,490	1,378
8	Prepaid Cards**	23,919	57,942	58,095	87	458	430
9	Internet Banking	340,525	318,598	299,363	15,171	15,638	13,744
10	Mobile Banking	13,099,189	20,564,308	20,018,158	72,873	163,255	152,561
11	Branchless Banking	73,340	69,465	86,118	1,499	1,503	1,651
12	Wallet	13,155,501	16,206,356	15,761,340	14,052	17,752	17,464
13	QR-Based Payments	1,293,349	4,281,994	4,672,056	5,056	14,526	14,817
14	Point of Sales (POS)	837,266	1,173,548	1,179,355	3,510	5,183	5,069
15	E-Commerce***	67,891	68,944	71,924	387	504	484

*** Online payment using cards