

Nepal Rastra Bank
Payment Systems Department
Payment Systems Indicators
For the month of Jestha, 2079 (Mid Jun, 2022)

A. Access on Payment System

S.N.	Particulars	Numbers	
		2079 Baishakh	2079 Jestha
		(Mid-May 2022)	(Mid-Jun 2022)
1	Payment System Operators (PSO) *	10	10
2	Payment Service Providers (PSP) *	27	27
3	PSP Agents	12,334	12,515
4	Wallet Users	12,095,688	12,826,745
5	ATM Machines (Terminals)	4,512	4,581
6	Debit Cards	10,606,549	10,852,736
7	Credit Cards	230,522	234,628
8	Prepaid Cards**	102,584	105,634
9	Mobile Banking Customers	17,676,259	17,961,063
10	Internet Banking Customers	1,606,829	1,632,611
11	Branch Less Banking Centers	1,522	1,530
12	RTGS Participants	49	49
13	connectIPS Users	858,410	873,996
14	ECC Members	60	60
15	IPS Members	108	110

* Other than BFIs

** Also includes card issued by PSPs

B. Usage of Payment System

S.N.	Particulars	No. of Transaction		Total Amount (NPR in Million)	
		2079 Baishakh	2079 Jestha	2079 Baishakh	2079 Jestha
		(Mid Apr-Mid May)	(Mid May-Mid Jun)	(Mid Apr-Mid May)	(Mid May-Mid Jun)
1	RTGS	60,603	72,328	3,997,680	4,050,680
2	ATM-Cash Withdrawal	9,538,362	9,422,989	76,634	74,140
3	ECC	1,065,594	1,139,248	598,535	588,177
4	IPS	877,000	927,792	147,166	160,581
5	connectIPS	3,115,088	3,453,370	259,390	287,546
6	Debit Cards	10,462,608	10,332,633	80,192	77,607
7	Credit Cards	215,018	218,805	1,245	1,189
8	Prepaid Cards**	52,273	51,896	361	374
9	Internet Banking	252,705	255,814	11,917	12,156
10	Mobile Banking	17,791,018	18,020,460	113,622	121,962
11	Branchless Banking	64,162	66,784	1,292	1,447
12	Wallet	14,884,701	15,159,536	14,660	15,967
13	QR-Based Payments	3,071,843	3,440,573	10,191	11,015
14	Point of Sales (POS)	1,121,020	1,116,243	4,726	4,600
15	E-Commerce***	68,939	62,347	435	428

*** Online payment using cards