

Nepal Rastra Bank
Payment Systems Department
Payment Systems Indicators
For the month of Chaitra, 2078 (Mid Apr, 2022)

A. Access on Payment Systems

S.N.	Particulars	Numbers	
		2078 Falgun	2078 Chaitra
		(Mid-Mar, 2022)	(Mid-Apr 2022)
1	Payment System Operators (PSO) *	10	10
2	Payment Service Providers (PSP) *	27	27
3	PSP Agents	11,488	12,047
4	Wallet Users	11,357,393	11,719,626
5	ATM Machines (Terminals)	4,464	4,472
6	Debit Cards	10,238,473	10,442,985
7	Credit Cards	219,946	227,961
8	Prepaid Cards**	95,609	98,683
9	Mobile Banking Customers	16,849,488	17,382,448
10	Internet Banking Customers	1,609,260	1,658,184
11	Branch Less Banking Centers	1,553	1,518
12	RTGS Participants	45	45
13	connectIPS Users	817,197	841,092
14	ECC Members	60	60
15	IPS Members	108	108

* 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 Falgun	2078 Chaitra	2078 Falgun	2078 Chaitra
		(Mid Feb-Mid Mar)	(Mid Mar-Mid Apr)	(Mid Feb-Mid Mar)	(Mid Mar-Mid Apr)
1	RTGS	60,573	65,376	3,692,983	4,343,589
2	ATM-Cash Withdrawal	8,572,620	9,148,076	69,616	73,366
3	ECC	1,201,363	1,225,832	698,349	726,731
4	IPS	925,202	893,627	165,340	185,070
5	connectIPS	3,339,554	3,605,430	273,858	291,296
6	Debit Cards	9,319,884	10,005,010	72,599	76,813
7	Credit Cards	195,878	209,998	1,148	1,254
8	Prepaid Cards**	45,651	43,912	302	280
9	Internet Banking	273,699	274,947	13,739	13,059
10	Mobile Banking	15,559,970	16,459,963	107,119	115,398
11	Branchless Banking	67,311	60,866	1,469	1,341
12	Wallet	14,033,490	14,494,893	16,599	15,362
13	QR-Based Payments	2,307,904	2,723,586	7,762	8,942
14	Point of Sales (POS)	924,476	1,045,301	4,083	4,638
15	E-Commerce***	62,817	64,406	348	340

*** Online payment using cards