

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

A. Access on Payment Systems

S.N.	Particulars	Numbers	
		2078 Magh	2078 Falgun
		(Mid-Feb, 2022)	(Mid-Mar, 2022)
1	Payment System Operators (PSO) *	10	10
2	Payment Service Providers (PSP) *	27	27
3	PSP Agents	11,237	11,488
4	Wallet Users	11,011,931	11,357,393
5	ATM Machines (Terminals)	4,431	4,464
6	Debit Cards	10,012,907	10,238,473
7	Credit Cards	216,273	219,946
8	Prepaid Cards**	92,341	95,609
9	Mobile Banking Customers	16,476,700	16,849,488
10	Internet Banking Customers	1,583,253	1,609,260
11	Branch Less Banking Centers	1,568	1,553
12	RTGS Participants	45	45
13	connectIPS Users	793,151	817,197
14	ECC Members	60	60
15	IPS Members	106	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 Magh	2078 Falgun	2078 Magh	2078 Falgun
		(Mid Jan-Mid Feb)	(Mid Feb-Mid Mar)	(Mid Jan-Mid Feb)	(Mid Feb-Mid Mar)
1	RTGS	57,640	60,573	3,133,117	3,692,983
2	ATM-Cash Withdrawal	7,548,329	8,572,620	62,458	69,616
3	ECC	1,005,947	1,201,363	641,205	698,349
4	IPS	1,293,402	925,202	143,207	165,340
5	connectIPS	3,140,180	3,339,554	236,423	273,858
6	Debit Cards	8,224,577	9,319,884	64,970	72,599
7	Credit Cards	166,022	195,878	936	1,148
8	Prepaid Cards**	45,685	45,651	314	302
9	Internet Banking	267,358	273,699	12,899	13,739
10	Mobile Banking	13,844,710	15,559,970	92,768	107,119
11	Branchless Banking	60,891	67,311	1,287	1,469
12	Wallet	12,957,353	14,033,490	14,536	16,599
13	QR-Based Payments	1,782,363	2,307,904	6,892	7,762
14	Point of Sales (POS)	814,400	924,476	3,413	4,083
15	E-Commerce***	72,503	62,817	346	348

*** Online payment using cards