

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

A. Access on Payment Systems

S.N.	Particulars	Numbers	
		2078 Mangsir	2078 Poush
		(Mid-Dec, 2021)	(Mid-Jan, 2022)
1	Payment System Operators (PSO) *	10	10
2	Payment Service Providers (PSP) *	27	27
3	PSP Agents	10,611	11,039
4	Wallet Users	10,419,678	10,711,089
5	ATM Machines (Terminals)	4,384	4,417
6	Debit Cards	9,757,919	9,855,221
7	Credit Cards	210,673	215,199
8	Prepaid Cards**	89,231	89,456
9	Mobile Banking Customers	15,941,535	16,212,468
10	Internet Banking Customers	1,520,600	1,556,331
11	Branch Less Banking Centers	1,621	1,626
12	RTGS Participants	38	45
13	connectIPS Users	740,361	764,031
14	ECC Members	59	60
15	IPS Members	104	106

* Other than BFI

** Also includes card issued by PSPs

B. Usage of Payment Systems

S.N.	Particulars	No. of Transaction		Total Amount (NPR in Million)	
		2078 Mangsir	2078 Poush	2078 Mangsir	2078 Poush
		(Mid Nov-Mid Dec)	(Mid Dec-Mid Jan)	(Mid Nov-Mid Dec)	(Mid Dec-Mid Jan)
1	RTGS	61,204	64,254	3,477,630	3,680,463
2	ATM-Cash Withdrawal	7,034,284	8,458,944	59,906	69,292
3	ECC	1,128,411	1,184,985	736,806	765,957
4	IPS	1,396,787	1,661,251	147,892	167,793
5	connectIPS	2,895,617	3,145,959	228,454	247,474
6	Debit Cards	7,752,784	9,298,079	65,549	72,619
7	Credit Cards	146,029	183,571	970	1,125
8	Prepaid Cards**	31,826	45,411	166	295
9	Internet Banking	253,245	256,228	12,735	13,496
10	Mobile Banking	13,064,684	13,518,936	88,531	94,407
11	Branchless Banking	59,021	53,029	1,339	1,200
12	Wallet	13,088,543	13,712,206	15,528	16,276
13	QR-Based Payments	1,649,397	1,918,526	6,282	6,525
14	Point of Sales (POS)	835,845	995,037	3,815	4,396
15	E-Commerce***	60,510	71,666	350	349

*** Online payment using cards