

Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Bhadau, 2079 (Mid-Sep 2022)

A. Access on Payment Systems

S.N.	Particulars	Numbers		
		2078 Bhadau	2079 Saun	2079 Bhadau
		(Mid-Sep 2021)	(Mid-Aug 2022)	(Mid-Sep 2022)
1	Payment System Operators (PSO) *	10	10	10
2	Payment Service Providers (PSP) *	28	27	27
3	PSP Agents	9,699	12,843	12,986
4	Wallet Users	9,635,888	14,094,622	14,525,144
5	ATM Machines (Terminals)	4,340	4,636	4,661
6	Debit Cards	9,570,797	11,080,950	11,349,362
7	Credit Cards	200,482	250,618	258,043
8	Prepaid Cards**	78,262	110,854	115,685
9	Mobile Banking Customers	14,872,634	18,643,834	18,889,430
10	Internet Banking Customers	1,210,437	1,706,869	1,706,091
11	Branch Less Banking Centers	1,740	1,548	1,497
12	RTGS Participants	38	48	49
13	connectIPS Users	655,562	917,543	933,875
14	ECC Members	60	59	59
15	IPS Members	102	112	112

* Other than BFI's

** Also includes card issued by PSPs

B. Usage of Payment Systems

S.N.	Particulars	No. of Transaction			Total Amount (NPR in Million)		
		2078 Bhadau	2079 Saun	2079 Bhadau	2078 Bhadau	2079 Saun	2079 Bhadau
		(Mid Aug-Mid Sep 2021)	(Mid Jul-Mid Aug 2022)	(Mid Aug-Mid Sep 2022)	(Mid Aug-Mid Sep 2021)	(Mid Jul-Mid Aug 2022)	(Mid Aug-Mid Sep 2022)
1	RTGS	56,167	77,971	72,560	2,494,635	4,372,007	3,620,752
2	ATM-Cash Withdrawal	8,171,367	10,985,711	10,071,762	70,132	73,462	75,746
3	ECC	1,128,439	1,061,056	1,010,350	766,729	579,658	500,309
4	IPS	1,145,630	496,924	1,094,343	168,956	109,550	158,118
5	connectIPS	3,224,175	3,447,758	3,821,277	232,543	269,140	292,545
6	Debit Cards	8,937,593	11,947,667	10,977,955	73,058	77,212	79,410
7	Credit Cards	171,894	232,922	238,910	1,228	1,378	1,474
8	Prepaid Cards**	26,964	58,095	65,499	117	430	418
9	Internet Banking	301,012	299,363	266,435	13,504	13,744	12,193
10	Mobile Banking	13,241,819	20,018,158	20,648,268	74,310	152,561	146,143
11	Branchless Banking	56,383	86,118	63,576	1,219	1,651	1,394
12	Wallet	13,203,496	15,761,340	16,205,487	14,427	17,464	17,635
13	QR-Based Payments	1,577,561	4,672,056	5,205,804	5,857	14,817	15,028
14	Point of Sales (POS)	898,947	1,179,355	1,132,460	3,816	5,069	5,132
15	E-Commerce***	66,137	71,924	75,863	454	484	420

*** Online payment using cards