

Nepal Rastra Bank

Payment Systems Department

Payment Systems Indicators
For the month of Shrawan, 2079 (Mid Aug, 2022)

A. Access on Payment Systems

S.N.	Particulars	Numbers	
		2079 Ashadh	2079 Shrawan
		(Mid-Jul 2022)	(Mid-Aug 2022)
1	Payment System Operators (PSO) *	10	10
2	Payment Service Providers (PSP) *	27	27
3	PSP Agents	12,685	12,843
4	Wallet Users	13,675,993	14,094,622
5	ATM Machines (Terminals)	4,602	4,636
6	Debit Cards	10,856,357	11,080,950
7	Credit Cards	238,794	250,618
8	Prepaid Cards**	108,641	110,854
9	Mobile Banking Customers	18,307,255	18,643,834
10	Internet Banking Customers	1,684,310	1,706,869
11	Branch Less Banking Centers	1,548	1,548
12	RTGS Participants	49	48
13	connectIPS Users	896,341	917,543
14	ECC Members	59	59
15	IPS Members	111	112

* 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)	
		2079 Ashadh	2079 Shrawan	2079 Ashadh	2079 Shrawan
		(Mid Jun-Mid Jul)	(Mid Jul-Mid Aug)	(Mid Jun-Mid Jul)	(Mid Jul-Mid Aug)
1	RTGS	81,817	77,971	4,349,056	4,372,007
2	ATM-Cash Withdrawal	10,169,331	10,985,711	79,458	73,462
3	ECC	1,486,551	1,061,056	850,649	579,658
4	IPS	1,322,174	496,924	275,752	109,550
5	connectIPS	4,270,099	3,447,758	369,223	269,140
6	Debit Cards	11,127,683	11,947,667	83,200	77,212
7	Credit Cards	227,920	232,922	1,490	1,378
8	Prepaid Cards**	57,942	58,095	458	430
9	Internet Banking	318,598	299,363	15,638	13,744
10	Mobile Banking	20,564,308	20,018,158	163,255	152,561
11	Branchless Banking	69,465	86,118	1,503	1,651
12	Wallet	16,206,356	15,761,340	17,752	17,464
13	QR-Based Payments	4,281,994	4,672,056	14,526	14,817
14	Point of Sales (POS)	1,173,548	1,179,355	5,183	5,069
15	E-Commerce***	68,944	71,924	504	484

*** Online payment using cards