

Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Magh, 2079 (Mid-Feb 2023)

A. Access on Payment Systems

S.N	Particulars	Numbers		
		2078 Magh	2079 Push	2079 Magh
		(Mid-Feb 2022)	(Mid- Jan 2023)	(Mid- Feb 2023)
1	Payment System Operators (PSO) *	10	10	10
2	Payment Service Providers (PSP) *	27	27	27
3	PSP Agents	11,237	13,273	13,288
4	Wallet Users	11,011,931	15,962,907	16,126,433
5	ATM Machines (Terminals)	4,431	4,648	4,692
6	Debit Cards	10,012,907	12,222,387	12,305,506
7	Credit Cards	216,273	276,089	278,323
8	Prepaid Cards**	92,341	124,768	127,736
9	Mobile Banking Customers	16,476,700	20,053,420	20,036,524
10	Internet Banking Customers	1,583,253	1,768,932	1,764,801
11	Branch Less Banking Centers	1,568	1,428	1,437
12	RTGS Participants	45	46	46
13	connectIPS Users	793,151	994,844	1,022,271
14	ECC Members	60	55	55
15	IPS Members	106	113	113

* 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	2079 Push	2079 Magh	2078 Magh	2079 Push	2079 Magh
		(Mid Jan 2021-Mid Feb 2022)	(Mid Dec 2022-Mid Jan 2023)	(Mid Jan 2023-Mid Feb 2023)	(Mid Jan 2021-Mid Feb 2022)	(Mid Dec 2022-Mid Jan 2023)	(Mid Jan 2023-Mid Feb 2023)
1	RTGS	57,640	68,774	62,544	3,133,117	2,700,157	2,295,804
2	ATM-Cash Withdrawal	7,548,329	9,680,057	9,551,897	62,458	77,846	77,041
3	ECC	1,005,947	1,003,928	979,244	641,205	537,947	474,625
4	IPS	1,293,402	2,459,453	1,713,585	143,207	181,005	171,531
5	connectIPS	3,140,180	4,320,252	4,299,311	236,423	343,316	328,034
6	Debit Cards	8,224,577	10,469,376	10,186,662	64,970	81,421	79,694
7	Credit Cards	166,022	236,570	213,497	936	1,536	1,345
8	Prepaid Cards**	45,685	60,760	59,538	314	405	407
9	Internet Banking	267,358	234,387	258,412	12,899	12,291	12,419
10	Mobile Banking	13,844,710	21,645,162	22,216,080	92,768	167,807	172,119
11	Branchless Banking	60,891	64,906	81,939	1,287	1,369	1,572
12	Wallet	12,957,353	17,176,406	16,960,828	14,536	18,261	17,118
13	QR-Based Payments	1,782,363	5,618,826	5,782,265	6,892	17,032	17,765
14	Point of Sales (POS)	814,400	1,002,294	825,706	3,413	5,023	3,887
15	E-Commerce***	72,503	81,501	76,511	346	488	510

*** Online payment using cards