

Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Falgun, 2079 (Mid-Mar 2023)

A. Access on Payment Systems

S.N	Particulars	Numbers		
		2078 Falgun	2079 Magh	2079 Falgun
		(Mid-Mar 2022)	(Mid- Feb 2023)	(Mid- Mar 2023)
1	Payment System Operators (PSO) *	10	10	10
2	Payment Service Providers (PSP) *	27	27	27
3	PSP Agents	11,488	13,288	13,397
4	Wallet Users	11,357,393	16,126,433	16,751,713
5	ATM Machines (Terminals)	4,464	4,692	4,713
6	Debit Cards	10,238,473	12,305,506	11,874,649
7	Credit Cards	219,946	278,323	282,026
8	Prepaid Cards**	95,609	127,736	130,206
9	Mobile Banking Customers	16,849,488	20,036,524	20,065,267
10	Internet Banking Customers	1,609,260	1,764,801	1,779,134
11	Branch Less Banking Centers	1,553	1,437	1,367
12	RTGS Participants	45	46	45
13	connectIPS Users	817,197	1,022,271	1,036,549
14	ECC Members	60	55	54
15	IPS Members	108	113	114

* 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 Falgun	2079 Magh	2079 Falgun	2078 Falgun	2079 Magh	2079 Falgun
		(Mid Feb 2022-Mid Mar 2022)	(Mid Jan 2023-Mid Feb 2023)	(Mid Feb 2023-Mid Mar 2023)	(Mid Feb 2022-Mid Mar 2022)	(Mid Jan 2023-Mid Feb 2023)	(Mid Feb 2023-Mid Mar 2023)
1	RTGS	60,573	62,544	60,924	3,692,983	2,295,804	2,287,259
2	ATM-Cash Withdrawal	8,572,620	9,551,897	10,177,956	69,616	77,041	81,734
3	ECC	1,201,363	979,244	975,778	698,349	474,625	457,817
4	IPS	925,202	1,713,585	941,714	165,340	171,531	159,991
5	connectIPS	3,339,554	4,299,311	4,105,332	273,858	328,034	340,017
6	Debit Cards	9,319,884	10,186,662	10,940,532	72,599	79,694	85,141
7	Credit Cards	195,878	213,497	230,495	1,148	1,345	1,412
8	Prepaid Cards**	45,651	59,538	56,632	302	407	365
9	Internet Banking	273,699	258,412	276,910	13,739	12,419	13,861
10	Mobile Banking	15,559,970	22,216,080	24,566,107	107,119	172,119	191,824
11	Branchless Banking	67,311	81,939	68,746	1,469	1,572	1,524
12	Wallet	14,033,490	16,960,828	19,787,258	16,599	17,118	18,156
13	QR-Based Payments	2,307,904	5,782,265	6,750,582	7,762	17,765	20,776
14	Point of Sales (POS)	924,476	825,706	967,753	4,083	3,887	4,705
15	E-Commerce***	62,817	76,511	79,465	348	510	474

*** Online payment using cards