

Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Chaitra, 2079 (Mid-Apr 2023)

A. Access on Payment Systems

S.N	Particulars	Numbers		
		2078 Chaitra	2079 Falgun	2079 Chaitra
		(Mid-Apr 2022)	(Mid- Mar 2023)	(Mid- Apr 2023)
1	Payment System Operators (PSO) *	10	10	10
2	Payment Service Providers (PSP) *	27	27	27
3	PSP Agents	12,047	13,397	13,706
4	Wallet Users	11,719,626	16,751,713	17,560,253
5	ATM Machines (Terminals)	4,472	4,713	4,729
6	Debit Cards	10,442,985	11,874,649	12,118,371
7	Credit Cards	227,961	282,026	285,127
8	Prepaid Cards**	98,683	130,206	127,770
9	Mobile Banking Customers	17,382,448	20,065,267	20,434,031
10	Internet Banking Customers	1,658,184	1,779,134	1,798,866
11	Branch Less Banking Centers	1,518	1,367	1,353
12	RTGS Participants	45	45	45
13	connectIPS Users	841,092	1,036,549	1,051,776
14	ECC Members	60	54	54
15	IPS Members	108	114	116

* Other than BFls

** Also includes card issued by PSPs

B. Usage of Payment Systems

S.N	Particulars	No. of Transaction			Total Amount (NPR in Million)		
		2078 Chaitra	2079 Falgun	2079 Chaitra	2078 Chaitra	2079 Falgun	2079 Chaitra
		(Mid Mar 2022-Mid Apr 2022)	(Mid Feb 2023-Mid Mar 2023)	(Mid Mar 2023-Mid Apr 2023)	(Mid Mar 2022-Mid Apr 2022)	(Mid Feb 2023-Mid Mar 2023)	(Mid Mar 2023-Mid Apr 2023)
1	RTGS	65,376	60,924	71,770	4,343,589	2,287,259	2,437,404
2	ATM-Cash Withdrawal	9,148,076	10,177,956	10,410,421	73,366	81,734	83,036
3	ECC	1,225,832	975,778	1,108,293	726,731	457,817	558,863
4	IPS	893,627	941,714	1,100,968	185,070	159,991	195,627
5	connectIPS	3,605,430	4,105,332	4,357,242	291,296	340,017	380,936
6	Debit Cards	10,005,010	10,940,532	11,180,826	76,813	85,141	86,451
7	Credit Cards	209,998	230,495	240,575	1,254	1,412	1,584
8	Prepaid Cards**	43,912	56,632	57,020	280	365	347
9	Internet Banking	274,947	276,910	276,559	13,059	13,861	13,679
10	Mobile Banking	16,459,963	24,566,107	25,735,075	115,398	191,824	207,452
11	Branchless Banking	60,866	68,746	75,177	1,341	1,524	1,583
12	Wallet	14,494,893	19,787,258	18,667,139	15,362	18,156	19,922
13	QR-Based Payments	2,723,586	6,750,582	7,644,791	8,942	20,776	22,892
14	Point of Sales (POS)	1,045,301	967,753	983,109	4,638	4,705	4,840
15	E-Commerce***	64,406	79,465	82,759	340	474	502

*** Online payment using cards