

Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Mangsir, 2079 (Mid-Dec 2022)

A. Access on Payment Systems

S.N.	Particulars	Numbers		
		2078 Mangsir	2079 Kartik	2079 Mangsir
		(Mid-Dec 2021)	(Mid-Nov 2022)	(Mid- Dec 2022)
1	Payment System Operators (PSO) *	10	10	10
2	Payment Service Providers (PSP) *	27	27	27
3	PSP Agents	10,611	13,075	13,230
4	Wallet Users	10,419,678	15,133,735	15,502,133
5	ATM Machines (Terminals)	4,384	4,696	4,739
6	Debit Cards	9,757,919	11,738,973	11,927,774
7	Credit Cards	210,673	269,476	270,156
8	Prepaid Cards**	89,231	122,641	126,667
9	Mobile Banking Customers	15,941,535	19,403,680	19,766,415
10	Internet Banking Customers	1,520,600	1,750,936	1,770,937
11	Branch Less Banking Centers	1,621	1,420	1,424
12	RTGS Participants	38	50	50
13	connectIPS Users	740,361	958,250	974,543
14	ECC Members	59	59	59
15	IPS Members	104	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 Mangsir	2079 Kartik	2079 Mangsir	2078 Mangsir	2079 Kartik	2079 Mangsir
		(Mid Nov-Mid Dec 2021)	(Mid Oct-Mid Nov 2022)	(Mid Nov-Mid Dec 2022)	(Mid Nov-Mid Dec 2021)	(Mid Oct-Mid Nov 2022)	(Mid Nov-Mid Dec 2022)
1	RTGS	61,204	59,340	63,016	3,477,630	2,749,057	2,436,541
2	ATM-Cash Withdrawal	7,034,284	9,226,589	9,203,297	59,906	78,275	75,224
3	ECC	1,128,411	852,428	912,079	736,806	428,305	439,594
4	IPS	1,396,787	1,102,013	1,647,824	147,892	122,865	153,038
5	connectIPS	2,895,617	3,645,595	3,827,686	228,454	279,893	298,286
6	Debit Cards	7,752,784	9,994,341	9,912,250	65,549	81,848	78,463
7	Credit Cards	146,029	243,900	208,040	970	1,620	1,368
8	Prepaid Cards**	31,826	59,819	54,669	166	393	341
9	Internet Banking	253,245	234,107	243,008	12,735	11,705	11,476
10	Mobile Banking	13,064,684	20,508,029	21,635,431	88,531	151,987	160,036
11	Branchless Banking	59,021	63,352	58,036	1,339	1,295	1,274
12	Wallet	13,088,543	15,519,743	16,892,925	15,528	17,227	17,730
13	QR-Based Payments	1,649,397	4,612,307	5,109,631	6,282	16,144	19,346
14	Point of Sales (POS)	835,845	968,633	892,611	3,815	4,917	4,459
15	E-Commerce***	60,510	100,458	76,811	350	663	482

*** Online payment using cards