

Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Push, 2079 (Mid-Jan 2023)

A. Access on Payment Systems

S.N	Particulars	Numbers		
		2078 Push	2079 Mangsir	2079 Push
		(Mid-Jan 2022)	(Mid- Dec 2022)	(Mid- Jan 2023)
1	Payment System Operators (PSO) *	10	10	10
2	Payment Service Providers (PSP) *	27	27	27
3	PSP Agents	11,039	13,230	13,273
4	Wallet Users	10,711,089	15,502,133	15,962,907
5	ATM Machines (Terminals)	4,417	4,739	4,648
6	Debit Cards	9,855,221	11,927,774	12,222,387
7	Credit Cards	215,199	270,156	276,089
8	Prepaid Cards**	89,456	126,667	124,768
9	Mobile Banking Customers	16,212,468	19,766,415	20,053,420
10	Internet Banking Customers	1,556,331	1,770,937	1,768,932
11	Branch Less Banking Centers	1,626	1,424	1,428
12	RTGS Participants	45	50	46
13	connectIPS Users	764,031	974,543	994,844
14	ECC Members	60	59	55
15	IPS Members	106	114	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 Push	2079 Mangsir	2079 Push	2078 Push	2079 Mangsir	2079 Push
		(Mid Dec 2021-Mid Jan 2022)	(Mid Nov 2022-Mid Dec 2022)	(Mid Dec 2022-Mid Jan 2023)	(Mid Dec 2021-Mid Jan 2022)	(Mid Nov 2022-Mid Dec 2022)	(Mid Dec 2022-Mid Jan 2023)
1	RTGS	64,254	63,016	68,774	3,680,463	2,436,541	2,700,157
2	ATM-Cash Withdrawal	8,458,944	9,203,297	9,680,057	69,292	75,224	77,846
3	ECC	1,184,985	912,079	1,003,928	765,957	439,594	537,947
4	IPS	1,661,251	1,647,824	2,459,453	167,793	153,038	181,005
5	connectIPS	3,145,959	3,827,686	4,320,252	247,474	298,286	343,316
6	Debit Cards	9,298,079	9,912,250	10,469,376	72,619	78,463	81,421
7	Credit Cards	183,571	208,040	236,570	1,125	1,368	1,536
8	Prepaid Cards**	45,411	54,669	60,760	295	341	405
9	Internet Banking	256,228	243,008	234,387	13,496	11,476	12,291
10	Mobile Banking	13,518,936	21,635,431	21,645,162	94,407	160,036	167,807
11	Branchless Banking	53,029	58,036	64,906	1,200	1,274	1,369
12	Wallet	13,712,206	16,892,925	17,176,406	16,276	17,730	18,261
13	QR-Based Payments	1,918,526	5,109,631	5,618,826	6,525	19,346	17,032
14	Point of Sales (POS)	995,037	892,611	1,002,294	4,396	4,459	5,023
15	E-Commerce***	71,666	76,811	81,501	349	482	488

*** Online payment using cards