

**A. Access on Payment Systems**

S.N.	Particulars	Numbers				
		2079 Asar	2079 Poush	2080 Asar	2080 Mangsir	2080 Poush
		(Mid-July 2022)	(Mid-December 2022)	(Mid-July 2023)	(Mid-December 2023)	(Mid-January 2024)
1	Payment System Operators (PSO) *	10	10	10	10	10
2	Payment Service Providers (PSP) *	27	27	27	27	27
3	PSP Agents	12,685	13,273	14,123	15,100	15,076
4	Wallet Users	13,675,993	15,962,907	18,941,793	20,827,994	21,228,529
5	ATM Machines (Terminals)	4,602	4,648	4,855	5,073	5,064
6	Debit Cards	10,856,357	12,222,387	12,245,485	12,680,168	12,747,060
7	Credit Cards	238,794	276,089	283,772	303,720	305,658
8	Prepaid Cards**	108,641	124,768	139,777	165,695	169,670
9	Mobile Banking Customers	18,307,255	20,053,420	21,363,989	22,624,607	23,216,383
10	Internet Banking Customers	1,684,310	1,768,932	1,856,195	1,788,657	1,825,092
11	Branch Less Banking Centers	1,548	1,428	1,319	1,220	1,221
12	RTGS Participants	49	46	44	44	44
13	connectIPS Users	896,341	994,844	1,108,436	1,182,756	1,197,705
14	ECC Members	59	55	53	54	54
15	IPS Members	111	113	115	120	120

\* 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)				
		2079 Asar	2079 Poush	2080 Asar	2080 Mangsir	2080 Poush	2079 Asar	2079 Poush	2080 Asar	2080 Mangsir	2080 Poush
		(Mid Jun 2022-Mid Jul 2022)	(Mid Dec 2022-Mid Jan 2023)	(Mid Jun 2023-Mid Jul 2023)	(Mid Nov 2023-Mid Dec 2023)	(Mid Dec 2023-Mid Jan 2024)	(Mid Jun 2022-Mid Jul 2022)	(Mid Dec 2022-Mid Jan 2023)	(Mid Jun 2023-Mid Jul 2023)	(Mid Nov 2023-Mid Dec 2023)	(Mid Dec 2023-Mid Jan 2024)
1	RTGS	81,817	68,774	76,307	62,579	62,970	4,349,056	2,700,157	2,983,930	2,593,152	2,629,048
2	ATM-Cash Withdrawal	10,169,331	9,680,057	11,042,117	9,586,546	10,455,659	79,458	77,846	86,964	80,101	84,422
3	ECC	1,486,551	1,003,928	1,336,586	930,119	969,752	850,649	537,947	718,755	458,081	509,066
4	IPS	1,322,174	2,459,453	1,808,046	1,350,418	2,064,326	275,752	181,005	323,816	170,848	204,296
5	connectIPS	4,270,099	4,320,252	5,571,691	5,151,157	5,563,274	369,223	343,316	498,453	432,072	454,950
6	Debit Cards	11,127,683	10,469,376	11,838,532	10,320,773	11,222,577	83,200	81,421	90,541	83,721	88,070
7	Credit Cards	227,920	236,570	262,057	240,580	251,714	1,490	1,536	1,830	1,640	1,767
8	Prepaid Cards**	57,942	60,760	73,017	87,439	89,627	458	405	447	539	634
9	Internet Banking	318,598	234,387	315,202	262,623	273,286	15,638	12,291	15,502	13,377	14,808
10	Mobile Banking	20,564,308	21,645,162	28,903,872	31,327,659	33,224,078	163,255	167,807	233,446	263,464	282,241
11	Branchless Banking	69,465	64,906	73,215	62,902	55,725	1,503	1,369	1,433	1,426	1,209
12	Wallet	16,206,356	17,176,406	20,822,861	22,683,040	21,388,368	17,752	18,261	20,326	23,181	23,084
13	QR-Based Payments	4,281,994	5,618,826	9,766,216	11,252,394	12,586,268	14,526	17,032	30,148	38,060	38,596
14	Point of Sales (POS)	1,173,548	1,002,294	1,035,206	935,239	993,646	5,183	5,023	5,244	5,074	5,322
15	E-Commerce***	68,944	81,501	94,509	125,170	112,993	504	488	605	721	724

\*\*\* Online payment using cards