# Nepal Rastra Bank

## Payment Systems Department

Monthly Payment Systems Indicators: Falgun, 2080 (Mid-March 2024)

**A. Access on Payment Systems**

| S.N. | Particulars | Numbers | | | | |
|---|---|---|---|---|---|---|
| | | 2079 Asar | 2079 Falgun | 2080 Asar | 2080 Magh | 2080 Falgun |
| | | (Mid-July 2022) | (Mid-March 2023) | (Mid-July 2023) | (Mid-February 2024) | (Mid-March 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 | 13,397 | 14,123 | 15,214 | 15,408 |
| 4 | Wallet Users | 13,675,993 | 16,751,713 | 18,941,793 | 21,295,449 | 21,633,601 |
| 5 | ATM Machines (Terminals) | 4,602 | 4,713 | 4,855 | 5,078 | 5,091 |
| 6 | Debit Cards | 10,856,357 | 11,874,649 | 12,245,485 | 12,524,121 | 12,651,185 |
| 7 | Credit Cards | 238,794 | 282,026 | 283,772 | 282,945 | 283,024 |
| 8 | Prepaid Cards** | 108,641 | 130,206 | 139,777 | 160,725 | 163,276 |
| 9 | Mobile Banking Customers | 18,307,255 | 20,065,267 | 21,363,989 | 23,506,028 | 23,783,389 |
| 10 | Internet Banking Customers | 1,684,310 | 1,779,134 | 1,856,195 | 1,835,849 | 1,874,982 |
| 11 | Branch Less Banking Centers | 1,548 | 1,367 | 1,319 | 1,213 | 1,212 |
| 12 | RTGS Participants | 49 | 45 | 44 | 44 | 44 |
| 13 | connectIPS Users | 896,341 | 1,036,549 | 1,108,436 | 1,214,678 | 1,228,140 |
| 14 | ECC Members | 59 | 54 | 53 | 54 | 54 |
| 15 | IPS Members | 111 | 114 | 115 | 122 | 124 |

* 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 Falgun | 2080 Asar | 2080 Magh | 2080 Falgun | 2079 Asar | 2079 Falgun | 2080 Asar | 2080 Magh | 2080 Falgun |
| | | (Mid Jun 2022-Mid Jul 2022) | (Mid Feb 2023-Mid Mar 2023) | (Mid Jun 2023-Mid Jul 2023) | (Mid Jan 2024-Mid Feb 2024) | (Mid Feb 2024-Mid Mar 2024) | (Mid Jun 2022-Mid Jul 2022) | (Mid Feb 2023-Mid Mar 2023) | (Mid Jun 2023-Mid Jul 2023) | (Mid Jan 2024-Mid Feb 2024) | (Mid Feb 2024-Mid Mar 2024) |
| 1 | RTGS | 81,817 | 60,924 | 76,307 | 66,698 | 67,540 | 4,349,056 | 2,287,259 | 2,983,930 | 2,822,861 | 3,453,747 |
| 2 | ATM-Cash Withdrawal | 10,169,331 | 10,177,956 | 11,042,117 | 10,711,574 | 10,785,143 | 79,458 | 81,734 | 86,964 | 86,485 | 88,070 |
| 3 | ECC | 1,486,551 | 975,778 | 1,336,586 | 962,825 | 996,874 | 850,649 | 457,817 | 718,755 | 479,291 | 480,505 |
| 4 | IPS | 1,322,174 | 941,714 | 1,808,046 | 4,539,379 | 1,715,625 | 275,752 | 159,991 | 323,816 | 198,546 | 188,166 |
| 5 | connectIPS | 4,270,099 | 4,105,332 | 5,571,691 | 5,673,135 | 5,971,115 | 369,223 | 340,017 | 498,453 | 452,718 | 483,182 |
| 6 | Debit Cards | 11,127,683 | 10,940,532 | 11,838,532 | 11,417,089 | 11,523,192 | 83,200 | 85,141 | 90,541 | 89,744 | 91,480 |
| 7 | Credit Cards | 227,920 | 230,495 | 262,057 | 256,197 | 256,777 | 1,490 | 1,412 | 1,830 | 1,776 | 1,768 |
| 8 | Prepaid Cards** | 57,942 | 56,632 | 73,017 | 98,155 | 97,002 | 458 | 365 | 447 | 599 | 619 |
| 9 | Internet Banking | 318,598 | 276,910 | 315,202 | 264,840 | 284,141 | 15,638 | 13,861 | 15,502 | 13,787 | 14,330 |
| 10 | Mobile Banking | 20,564,308 | 24,566,107 | 28,903,872 | 33,852,704 | 32,462,954 | 163,255 | 191,824 | 233,446 | 289,387 | 291,954 |
| 11 | Branchless Banking | 69,465 | 68,746 | 73,215 | 79,548 | 71,333 | 1,503 | 1,524 | 1,433 | 1,607 | 1,581 |
| 12 | Wallet | 16,206,356 | 19,787,258 | 20,822,861 | 22,727,369 | 22,410,321 | 17,752 | 18,156 | 20,326 | 23,872 | 24,020 |
| 13 | QR-Based Payments | 4,281,994 | 6,750,582 | 9,766,216 | 13,157,762 | 14,291,877 | 14,526 | 20,776 | 30,148 | 37,734 | 42,560 |
| 14 | Point of Sales (POS) | 1,173,548 | 967,753 | 1,035,206 | 931,189 | 969,145 | 5,183 | 4,705 | 5,244 | 4,975 | 5,189 |
| 15 | E-Commerce*** | 68,944 | 79,465 | 94,509 | 126,870 | 121,499 | 504 | 474 | 605 | 656 | 606 |

*** Online payment using cards