

Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Chaitra, 2080 (Mid-April 2024)

A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2079 Asar	2079 Chaitra	2080 Asar	2080 Falgun	2080 Chaitra
		(Mid-July 2022)	(Mid-March 2023)	(Mid-July 2023)	(Mid-March 2024)	(Mid-April 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	13,706	14,123	15,408	15,339
4	Wallet Users	13,675,993	17,560,253	18,941,793	21,633,601	22,277,423
5	ATM Machines (Terminals)	4,602	4,729	4,855	5,091	5,096
6	Debit Cards	10,856,357	12,118,371	12,245,485	12,651,185	12,714,861
7	Credit Cards	238,794	285,127	283,772	283,024	284,672
8	Prepaid Cards**	108,641	127,770	139,777	163,276	166,965
9	Mobile Banking Customers	18,307,255	20,434,031	21,363,989	23,783,389	24,053,629
10	Internet Banking Customers	1,684,310	1,798,866	1,856,195	1,874,982	1,904,773
11	Branch Less Banking Centers	1,548	1,353	1,319	1,217	1,195
12	RTGS Participants	49	45	44	44	44
13	connectIPS Users	896,341	1,051,776	1,108,436	1,228,140	1,240,666
14	ECC Members	59	54	53	54	54
15	IPS Members	111	116	115	124	126

* 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 Chaitra	2080 Asar	2080 Falgun	2080 Chaitra	2079 Asar	2079 Chaitra	2080 Asar	2080 Falgun	2080 Chaitra
		(Mid Jun 2022-Mid Jul 2022)	(Mid Mar 2023-Mid Apr 2023)	(Mid Jun 2023-Mid Jul 2023)	(Mid Feb 2024-Mid Mar 2024)	(Mid Mar 2024-Mid Apr 2024)	(Mid Jun 2022-Mid Jul 2022)	(Mid Mar 2023-Mid Apr 2023)	(Mid Jun 2023-Mid Jul 2023)	(Mid Feb 2024-Mid Mar 2024)	(Mid Mar 2024-Mid Apr 2024)
1	RTGS	81,817	71,770	76,307	67,540	71,802	4,349,056	2,437,404	2,983,930	3,453,747	3,467,335
2	ATM-Cash Withdrawal	10,169,331	10,410,421	11,042,117	10,785,143	10,975,001	79,458	83,036	86,964	88,070	89,874
3	ECC	1,486,551	1,108,293	1,336,586	996,874	1,017,042	850,649	558,863	718,755	480,505	511,757
4	IPS	1,322,174	1,100,968	1,808,046	1,715,625	2,265,932	275,752	195,627	323,816	188,166	211,124
5	connectIPS	4,270,099	4,357,242	5,571,691	5,971,115	6,099,490	369,223	380,936	498,453	483,182	513,128
6	Debit Cards	11,127,683	11,180,826	11,838,532	11,523,192	11,752,608	83,200	86,451	90,541	91,480	93,557
7	Credit Cards	227,920	240,575	262,057	256,777	266,249	1,490	1,584	1,830	1,768	1,889
8	Prepaid Cards**	57,942	57,020	73,017	97,002	94,496	458	347	447	619	583
9	Internet Banking	318,598	276,559	315,202	284,141	281,536	15,638	13,679	15,502	14,330	14,398
10	Mobile Banking	20,564,308	25,735,075	28,903,872	32,462,954	35,165,212	163,255	207,452	233,446	291,954	298,971
11	Branchless Banking	69,465	75,177	73,215	71,333	71,271	1,503	1,583	1,433	1,581	1,571
12	Wallet	16,206,356	18,667,139	20,822,861	22,410,321	24,484,072	17,752	19,922	20,326	24,020	26,547
13	QR-Based Payments	4,281,994	7,644,791	9,766,216	14,291,877	16,103,164	14,526	22,892	30,148	42,560	45,678
14	Point of Sales (POS)	1,173,548	983,109	1,035,206	969,145	1,012,815	5,183	4,840	5,244	5,189	5,490
15	E-Commerce***	68,944	82,759	94,509	121,499	124,497	504	502	605	606	662