

Nepal Rastra Bank
Payment Systems Department

Monthly Payment Systems Indicators: Ashadh, 2080 (Mid-July 2023)

A. Access on Payment Systems

S.N.	Particulars	Numbers		
		2079 Ashadh	2080 Jestha	2080 Ashadh
		(Mid-July 2022)	(Mid- June 2023)	(Mid- July 2023)
1	Payment System Operators (PSO) *	10	10	10
2	Payment Service Providers (PSP) *	27	27	27
3	PSP Agents	12,685	13,888	14,123
4	Wallet Users	13,675,993	18,641,453	18,941,793
5	ATM Machines (Terminals)	4,602	4,743	4,855
6	Debit Cards	10,856,357	12,234,366	12,245,485
7	Credit Cards	238,794	280,240	283,772
8	Prepaid Cards**	108,641	137,806	139,777
9	Mobile Banking Customers	18,307,255	21,091,059	21,363,989
10	Internet Banking Customers	1,684,310	1,830,425	1,856,195
11	Branch Less Banking Centers	1,548	1,330	1,319
12	RTGS Participants	49	45	44
13	connectIPS Users	896,341	1,090,142	1,108,436
14	ECC Members	59	54	53
15	IPS Members	111	118	115

* 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 Ashadh	2080 Jestha	2080 Ashadh	2079 Ashadh	2080 Jestha	2080 Ashadh
		(Mid Jun 2022-Mid Jul 2022)	(Mid May 2023-Mid Jun 2023)	(Mid Jun 2023-Mid Jul 2023)	(Mid Jun 2022-Mid Jul 2022)	(Mid May 2023-Mid Jun 2023)	(Mid Jun 2023-Mid Jul 2023)
1	RTGS	81,817	72,476	76,307	4,349,056	2,752,674	2,983,930
2	ATM-Cash Withdrawal	10,169,331	11,059,144	11,042,117	79,458	86,300	86,964
3	ECC	1,486,551	1,161,783	1,336,586	850,649	539,954	718,755
4	IPS	1,322,174	958,986	1,808,046	275,752	214,052	323,816
5	connectIPS	4,270,099	4,632,924	5,571,691	369,223	417,206	498,453
6	Debit Cards	11,127,683	11,855,816	11,838,532	83,200	89,783	90,541
7	Credit Cards	227,920	261,909	262,057	1,490	1,673	1,830
8	Prepaid Cards**	57,942	73,397	73,017	458	461	447
9	Internet Banking	318,598	286,673	315,202	15,638	14,549	15,502
10	Mobile Banking	20,564,308	29,210,322	28,903,872	163,255	230,475	233,446
11	Branchless Banking	69,465	79,967	73,215	1,503	1,703	1,433
12	Wallet	16,206,356	20,606,030	20,822,861	17,752	20,146	20,326
13	QR-Based Payments	4,281,994	9,509,249	9,766,216	14,526	28,076	30,148
14	Point of Sales (POS)	1,173,548	1,034,441	1,035,206	5,183	5,005	5,244
15	E-Commerce***	68,944	95,766	94,509	504	609	605

*** Online payment using cards