

Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Mangsir, 2080 (Mid-December 2023)

A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2079 Asar	2079 Mangsir	2080 Asar	2080 Kartik	2080 Mangsir
		(Mid-July 2022)	(Mid-December 2022)	(Mid-July 2023)	(Mid-November 2023)	(Mid-December 2023)
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	13,230	14,123	14,486	15,100
4	Wallet Users	13,675,993	15,502,133	18,941,793	20,567,401	20,827,994
5	ATM Machines (Terminals)	4,602	4,739	4,855	5,059	5,073
6	Debit Cards	10,856,357	11,927,774	12,245,485	12,673,560	12,680,168
7	Credit Cards	238,794	270,156	283,772	301,236	303,720
8	Prepaid Cards**	108,641	126,667	139,777	160,406	165,695
9	Mobile Banking Customers	18,307,255	19,766,415	21,363,989	22,505,083	22,624,607
10	Internet Banking Customers	1,684,310	1,770,937	1,856,195	1,759,193	1,788,657
11	Branch Less Banking Centers	1,548	1,424	1,319	1,268	1,220
12	RTGS Participants	49	50	44	44	44
13	connectIPS Users	896,341	974,543	1,108,436	1,170,855	1,182,756
14	ECC Members	59	59	53	54	54
15	IPS Members	111	114	115	119	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 Mangsir	2080 Asar	2080 Kartik	2080 Mangsir	2079 Asar	2079 Mangsir	2080 Asar	2080 Kartik	2080 Mangsir
		(Mid Jun 2022-Mid Jul 2022)	(Mid Nov 2022-Mid Dec 2022)	(Mid Jun 2023-Mid Jul 2023)	(Mid Oct 2023-Mid Nov 2023)	(Mid Nov 2023-Mid Dec 2023)	(Mid Jun 2022-Mid Jul 2022)	(Mid Nov 2022-Mid Dec 2022)	(Mid Jun 2023-Mid Jul 2023)	(Mid Oct 2023-Mid Nov 2023)	(Mid Nov 2023-Mid Dec 2023)
1	RTGS	81,817	63,016	76,307	46,853	62,579	4,349,056	2,436,541	2,983,930	2,247,495	2,593,152
2	ATM-Cash Withdrawal	10,169,331	9,203,297	11,042,117	10,318,787	9,586,546	79,458	75,224	86,964	92,401	80,101
3	ECC	1,486,551	912,079	1,336,586	690,854	930,119	850,649	439,594	718,755	335,529	458,081
4	IPS	1,322,174	1,647,824	1,808,046	1,651,295	1,350,418	275,752	153,038	323,816	133,089	170,848
5	connectIPS	4,270,099	3,827,686	5,571,691	4,604,013	5,151,157	369,223	298,286	498,453	349,991	432,072
6	Debit Cards	11,127,683	9,912,250	11,838,532	11,158,905	10,320,773	83,200	78,463	90,541	96,092	83,721
7	Credit Cards	227,920	208,040	262,057	270,196	240,580	1,490	1,368	1,830	1,624	1,640
8	Prepaid Cards**	57,942	54,669	73,017	84,481	87,439	458	341	447	598	539
9	Internet Banking	318,598	243,008	315,202	225,892	262,623	15,638	11,476	15,502	10,906	13,377
10	Mobile Banking	20,564,308	21,635,431	28,903,872	26,981,617	31,327,659	163,255	160,036	233,446	228,328	263,464
11	Branchless Banking	69,465	58,036	73,215	65,706	62,902	1,503	1,274	1,433	1,302	1,426
12	Wallet	16,206,356	16,892,925	20,822,861	21,130,619	22,683,040	17,752	17,730	20,326	20,246	23,181
13	QR-Based Payments	4,281,994	5,109,631	9,766,216	8,729,939	11,252,394	14,526	19,346	30,148	32,017	38,060
14	Point of Sales (POS)	1,173,548	892,611	1,035,206	1,091,419	935,239	5,183	4,459	5,244	6,235	5,074
15	E-Commerce***	68,944	76,811	94,509	101,846	125,170	504	482	605	863	721

*** Online payment using cards