

Nepal Rastra Bank
Payment Systems Department

Monthly Payment Systems Indicators: Ashoj, 2080 (Mid-October 2023)

A. Access on Payment Systems

S.N.	Particulars	Numbers		
		2079 Ashoj	2080 Bhadau	2080 Ashoj
		(Mid-October 2022)	(Mid- September 2023)	(Mid- October 2023)
1	Payment System Operators (PSO) *	10	10	10
2	Payment Service Providers (PSP) *	27	26	26
3	PSP Agents	13,038	14,851	14,580
4	Wallet Users	14,839,820	19,922,443	20,276,161
5	ATM Machines (Terminals)	4,664	4,978	5,048
6	Debit Cards	11,557,174	12,529,875	12,639,622
7	Credit Cards	262,945	291,692	299,162
8	Prepaid Cards**	118,942	150,159	158,057
9	Mobile Banking Customers	19,102,652	21,957,692	22,284,622
10	Internet Banking Customers	1,737,803	1,888,345	1,625,009
11	Branch Less Banking Centers	1,500	1,301	1,296
12	RTGS Participants	49	44	44
13	connectIPS Users	946,293	1,145,724	1,160,956
14	ECC Members	59	53	54
15	IPS Members	112	118	118

* 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 Ashoj	2080 Bhadau	2080 Ashoj	2079 Ashoj	2080 Bhadau	2080 Ashoj
		(Mid Sep 2022-Mid Oct 2022)	(Mid Aug 2023-Mid Sep 2023)	(Mid Sep 2023-Mid Oct 2023)	(Mid Sep 2022-Mid Oct 2022)	(Mid Aug 2023-Mid Sep 2023)	(Mid Sep 2023-Mid Oct 2023)
1	RTGS	64,525	61,060	72,620	3,224,482	2,185,577	2,759,792
2	ATM-Cash Withdrawal	10,028,183	11,168,727	11,512,710	88,896	83,384	96,054
3	ECC	945,683	891,815	1,061,098	501,470	404,475	530,404
4	IPS	967,944	1,226,850	2,074,750	172,363	153,920	227,754
5	connectIPS	4,013,396	5,509,585	6,023,161	307,275	371,804	477,911
6	Debit Cards	11,037,897	11,889,616	12,340,969	93,143	86,149	100,110
7	Credit Cards	236,839	294,407	268,555	1,542	1,638	1,820
8	Prepaid Cards**	65,428	95,836	101,567	436	668	605
9	Internet Banking	248,622	329,886	277,606	11,959	12,950	11,808
10	Mobile Banking	20,909,361	34,493,252	32,772,839	162,137	242,261	277,824
11	Branchless Banking	73,273	61,868	72,565	1,488	1,342	1,575
12	Wallet	15,703,042	22,414,576	22,622,170	16,568	21,092	22,796
13	QR-Based Payments	3,565,455	11,799,175	11,883,100	15,782	30,564	36,215
14	Point of Sales (POS)	1,236,424	1,003,742	1,072,356	5,798	4,459	5,761
15	E-Commerce***	73,282	105,286	123,750	422	608	713

*** Online payment using cards