

Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Bhadau, 2080 (Mid-September 2023)

A. Access on Payment Systems

S.N.	Particulars	Numbers		
		2079 Bhadau	2080 Shrawan	2080 Bhadau
		(Mid-September 2022)	(Mid- August 2023)	(Mid- September 2023)
1	Payment System Operators (PSO) *	10	10	10
2	Payment Service Providers (PSP) *	27	27	26
3	PSP Agents	12,986	14,398	14,851
4	Wallet Users	14,525,144	19,540,305	19,922,443
5	ATM Machines (Terminals)	4,661	4,969	4,978
6	Debit Cards	11,349,362	12,400,949	12,529,875
7	Credit Cards	258,043	288,151	291,692
8	Prepaid Cards**	115,685	145,352	150,159
9	Mobile Banking Customers	18,889,430	21,691,474	21,957,692
10	Internet Banking Customers	1,706,091	1,887,046	1,888,345
11	Branch Less Banking Centers	1,497	1,306	1,301
12	RTGS Participants	49	44	44
13	connectIPS Users	933,875	1,129,469	1,145,724
14	ECC Members	59	53	53
15	IPS Members	112	117	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 Bhadau	2080 Shrawan	2080 Bhadau	2079 Bhadau	2080 Shrawan	2080 Bhadau
		(Mid Aug 2022-Mid Sep 2022)	(Mid Jul 2023-Mid Aug 2023)	(Mid Aug 2023-Mid Sep 2023)	(Mid Aug 2022-Mid Sep 2022)	(Mid Jul 2023-Mid Aug 2023)	(Mid Aug 2023-Mid Sep 2023)
1	RTGS	72,560	69,568	61,060	3,620,752	2,868,743	2,185,577
2	ATM-Cash Withdrawal	10,071,762	10,878,681	11,168,727	75,746	81,383	83,384
3	ECC	1,010,350	1,014,156	891,815	500,309	500,591	404,475
4	IPS	1,094,343	686,079	1,226,850	158,118	131,069	153,920
5	connectIPS	3,821,277	5,275,824	5,509,585	292,545	377,460	371,804
6	Debit Cards	10,977,955	11,609,914	11,889,616	79,410	84,306	86,149
7	Credit Cards	238,910	285,207	294,407	1,474	1,804	1,638
8	Prepaid Cards**	65,499	83,366	95,836	418	571	668
9	Internet Banking	266,435	323,879	329,886	12,193	14,646	12,950
10	Mobile Banking	20,648,268	31,281,546	34,493,252	146,143	242,915	242,261
11	Branchless Banking	63,576	93,510	61,868	1,394	1,773	1,342
12	Wallet	16,205,487	22,205,947	22,414,576	17,635	21,916	21,092
13	QR-Based Payments	5,205,804	11,257,388	11,799,175	15,028	29,996	30,564
14	Point of Sales (POS)	1,132,460	989,427	1,003,742	5,132	4,570	4,459
15	E-Commerce***	75,863	108,071	105,286	420	724	608

*** Online payment using cards