

Nepal Rastra Bank
Payment Systems Department

Monthly Payment Systems Indicators: Falgun, 2080 (Mid-March 2024)

A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2079 Asar	2079 Falgun	2080 Asar	2080 Magh	2080 Falgun
		(Mid-July 2022)	(Mid-March 2023)	(Mid-July 2023)	(Mid-February 2024)	(Mid-March 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	13,397	14,123	15,214	15,408
4	Wallet Users	13,675,993	16,751,713	18,941,793	21,295,449	21,633,601
5	ATM Machines (Terminals)	4,602	4,713	4,855	5,078	5,091
6	Debit Cards	10,856,357	11,874,649	12,245,485	12,524,121	12,651,185
7	Credit Cards	238,794	282,026	283,772	282,945	283,024
8	Prepaid Cards**	108,641	130,206	139,777	160,725	163,276
9	Mobile Banking Customers	18,307,255	20,065,267	21,363,989	23,506,028	23,783,389
10	Internet Banking Customers	1,684,310	1,779,134	1,856,195	1,835,849	1,874,982
11	Branch Less Banking Centers	1,548	1,367	1,319	1,213	1,217
12	RTGS Participants	49	45	44	44	44
13	connectIPS Users	896,341	1,036,549	1,108,436	1,214,678	1,228,140
14	ECC Members	59	54	53	54	54
15	IPS Members	111	114	115	122	124

* 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 Falgun	2080 Asar	2080 Magh	2080 Falgun	2079 Asar	2079 Falgun	2080 Asar	2080 Magh	2080 Falgun
		(Mid Jun 2022-Mid Jul 2022)	(Mid Feb 2023-Mid Mar 2023)	(Mid Jun 2023-Mid Jul 2023)	(Mid Jan 2024-Mid Feb 2024)	(Mid Feb 2024-Mid Mar 2024)	(Mid Jun 2022-Mid Jul 2022)	(Mid Feb 2023-Mid Mar 2023)	(Mid Jun 2023-Mid Jul 2023)	(Mid Jan 2024-Mid Feb 2024)	(Mid Feb 2024-Mid Mar 2024)
1	RTGS	81,817	60,924	76,307	66,698	67,540	4,349,056	2,287,259	2,983,930	2,822,861	3,453,747
2	ATM-Cash Withdrawal	10,169,331	10,177,956	11,042,117	10,711,574	10,785,143	79,458	81,734	86,964	86,485	88,070
3	ECC	1,486,551	975,778	1,336,586	962,825	996,874	850,649	457,817	718,755	479,291	480,505
4	IPS	1,322,174	941,714	1,808,046	4,539,379	1,715,625	275,752	159,991	323,816	198,546	188,166
5	connectIPS	4,270,099	4,105,332	5,571,691	5,673,135	5,971,115	369,223	340,017	498,453	452,718	483,182
6	Debit Cards	11,127,683	10,940,532	11,838,532	11,417,089	11,523,192	83,200	85,141	90,541	89,744	91,480
7	Credit Cards	227,920	230,495	262,057	256,197	256,777	1,490	1,412	1,830	1,776	1,768
8	Prepaid Cards**	57,942	56,632	73,017	98,155	97,002	458	365	447	599	619
9	Internet Banking	318,598	276,910	315,202	264,840	284,141	15,638	13,861	15,502	13,787	14,330
10	Mobile Banking	20,564,308	24,566,107	28,903,872	33,852,704	32,462,954	163,255	191,824	233,446	289,387	291,954
11	Branchless Banking	69,465	68,746	73,215	79,548	71,333	1,503	1,524	1,433	1,607	1,581
12	Wallet	16,206,356	19,787,258	20,822,861	22,727,369	22,410,321	17,752	18,156	20,326	23,872	24,020
13	QR-Based Payments	4,281,994	6,750,582	9,766,216	13,157,762	14,291,877	14,526	20,776	30,148	37,734	42,560
14	Point of Sales (POS)	1,173,548	967,753	1,035,206	931,189	969,145	5,183	4,705	5,244	4,975	5,189
15	E-Commerce***	68,944	79,465	94,509	126,870	121,499	504	474	605	656	606

*** Online payment using cards