

Nepal Rastra Bank
Payment Systems Department

Monthly Payment Systems Indicators: Jestha, 2080 (Mid-June 2023)

A. Access on Payment Systems

S.N.	Particulars	Numbers		
		2079 Jestha	2080 Baisakh	2080 Jestha
		(Mid-June 2022)	(Mid- May 2023)	(Mid- June 2023)
1	Payment System Operators (PSO) *	10	10	10
2	Payment Service Providers (PSP) *	27	27	27
3	PSP Agents	12,515	13,744	13,888
4	Wallet Users	12,826,745	18,229,125	18,641,453
5	ATM Machines (Terminals)	4,581	4,716	4,743
6	Debit Cards	10,852,736	11,760,594	12,234,366
7	Credit Cards	234,628	274,690	280,240
8	Prepaid Cards**	105,634	133,060	137,806
9	Mobile Banking Customers	17,961,063	20,763,346	21,091,059
10	Internet Banking Customers	1,632,611	1,803,065	1,830,425
11	Branch Less Banking Centers	1,530	1,355	1,330
12	RTGS Participants	49	45	45
13	connectIPS Users	873,996	1,064,549	1,090,142
14	ECC Members	60	54	54
15	IPS Members	110	116	118

* Other than BFls

** Also includes card issued by PSPs

B. Usage of Payment Systems

S.N.	Particulars	No. of Transaction			Total Amount (NPR in Million)		
		2079 Jestha	2080 Baisakh	2080 Jestha	2079 Jestha	2080 Baisakh	2080 Jestha
		(Mid May 2022-Mid Jun 2022)	(Mid Apr 2023-Mid May 2023)	(Mid May 2023-Mid Jun 2023)	(Mid May 2022-Mid Jun 2022)	(Mid Apr 2023-Mid May 2023)	(Mid May 2023-Mid Jun 2023)
1	RTGS	72,328	64,973	72,476	4,050,680	2,429,910	2,752,674
2	ATM-Cash Withdrawal	9,422,989	10,615,164	11,059,144	74,140	83,873	86,300
3	ECC	1,139,248	1,001,761	1,161,783	588,177	469,870	539,954
4	IPS	927,792	1,088,846	958,986	160,581	173,748	214,052
5	connectIPS	3,453,370	4,210,480	4,632,924	287,546	359,528	417,206
6	Debit Cards	10,332,633	11,432,893	11,855,816	77,607	87,385	89,783
7	Credit Cards	218,805	262,877	261,909	1,189	1,591	1,673
8	Prepaid Cards**	51,896	60,746	73,397	374	391	461
9	Internet Banking	255,814	276,985	286,673	12,156	13,451	14,549
10	Mobile Banking	18,020,460	27,424,732	29,210,322	121,962	210,010	230,475
11	Branchless Banking	66,784	90,063	79,967	1,447	1,764	1,703
12	Wallet	15,159,536	19,264,085	20,606,030	15,967	19,255	20,146
13	QR-Based Payments	3,440,573	8,587,224	9,509,249	11,015	26,051	28,076
14	Point of Sales (POS)	1,116,243	1,057,927	1,034,441	4,600	4,968	5,005
15	E-Commerce***	62,347	81,286	95,766	428	521	609

*** Online payment using cards