

Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Kartik, 2080 (Mid-November 2023)

A. Access on Payment Systems

S.N.	Particulars	Numbers		
		2079 Kartik	2080 Ashoj	2080 Kartik
		(Mid-November 2022)	(Mid- October 2023)	(Mid-November 2023)
1	Payment System Operators (PSO) *	10	10	10
2	Payment Service Providers (PSP) *	27	26	27
3	PSP Agents	13,075	14,580	14,486
4	Wallet Users	15,133,735	20,276,161	20,567,401
5	ATM Machines (Terminals)	4,696	5,048	5,059
6	Debit Cards	11,738,973	12,639,622	12,673,560
7	Credit Cards	269,476	299,162	301,236
8	Prepaid Cards**	122,641	158,057	160,406
9	Mobile Banking Customers	19,403,680	22,284,622	22,505,083
10	Internet Banking Customers	1,750,936	1,625,009	1,759,193
11	Branch Less Banking Centers	1,420	1,296	1,268
12	RTGS Participants	50	44	44
13	connectIPS Users	958,250	1,160,956	1,170,855
14	ECC Members	59	54	54
15	IPS Members	113	118	119

* 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 Kartik	2080 Ashoj	2080 Kartik	2079 Kartik	2080 Ashoj	2080 Kartik
		(Mid Oct 2022-Mid Nov 2022)	(Mid Sep 2023-Mid Oct 2023)	(Mid Oct 2023-Mid Nov 2023)	(Mid Oct 2022-Mid Nov 2022)	(Mid Sep 2023-Mid Oct 2023)	(Mid Oct 2023-Mid Nov 2023)
1	RTGS	59,340	72,620	46,853	2,749,057	2,759,792	2,247,495
2	ATM-Cash Withdrawal	9,226,589	11,512,710	10,318,787	78,275	96,054	92,401
3	ECC	852,428	1,061,098	690,854	428,305	530,404	335,529
4	IPS	1,102,013	2,074,750	1,651,295	122,865	227,754	133,124
5	connectIPS	3,645,595	6,023,161	4,604,013	279,893	477,911	349,991
6	Debit Cards	9,994,341	12,340,969	11,158,905	81,848	100,110	96,092
7	Credit Cards	243,900	268,555	270,196	1,620	1,820	1,624
L	Prepaid Cards**	59,819	101,567	84,481	393	605	598
9	Internet Banking	234,107	277,606	225,892	11,705	11,808	10,906
10	Mobile Banking	20,508,029	32,772,839	25,649,080	151,987	277,824	218,309
11	Branchless Banking	63,352	72,565	65,706	1,295	1,575	1,302
12	Wallet	15,519,743	22,622,170	21,130,619	17,227	22,796	20,246
13	QR-Based Payments	4,612,307	11,883,100	8,729,939	16,144	36,215	32,017
14	Point of Sales (POS)	968,633	1,072,356	1,091,419	4,917	5,761	6,235
15	E-Commerce***	100,458	123,750	101,846	663	713	863

*** Online payment using cards