

Nepal Rastra Bank
Payment Systems Department

Monthly Payment Systems Indicators: Magh, 2080 (Mid-February 2024)

A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2079 Asar	2079 Magh	2080 Asar	2080 Pus	2080 Magh
		(Mid-July 2022)	(Mid-February 2023)	(Mid-July 2023)	(Mid-January 2023)	(Mid-February 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	13,288	14,123	15,076	15,214
4	Wallet Users	13,675,993	16,126,433	18,941,793	21,228,529	21,295,449
5	ATM Machines (Terminals)	4,602	4,692	4,855	5,064	5,078
6	Debit Cards	10,856,357	12,305,506	12,245,485	12,432,281	12,524,121
7	Credit Cards	238,794	278,323	283,772	279,346	282,945
8	Prepaid Cards**	108,641	127,736	139,777	155,925	160,725
9	Mobile Banking Customers	18,307,255	20,036,524	21,363,989	23,215,180	23,506,028
10	Internet Banking Customers	1,684,310	1,764,801	1,856,195	1,808,359	1,835,849
11	Branch Less Banking Centers	1,548	1,437	1,319	1,221	1,213
12	RTGS Participants	49	46	44	44	44
13	connectIPS Users	896,341	1,022,271	1,108,436	1,197,705	1,214,678
14	ECC Members	59	55	53	54	54
15	IPS Members	111	113	115	120	122

* 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 Magh	2080 Asar	2080 Pus	2080 Magh	2079 Asar	2079 Magh	2080 Asar	2080 Pus	2080 Magh
		(Mid Jun 2022-Mid Jul 2022)	(Mid Jan 2023-Mid Feb 2023)	(Mid Jun 2023-Mid Jul 2023)	(Mid Dec 2023-Mid Jan 2024)	(Mid Jan 2024-Mid Feb 2024)	(Mid Jun 2022-Mid Jul 2022)	(Mid Jan 2023-Mid Feb 2023)	(Mid Jun 2023-Mid Jul 2023)	(Mid Dec 2023-Mid Jan 2024)	(Mid Jan 2024-Mid Feb 2024)
1	RTGS	81,817	62,544	76,307	62,970	66,698	4,349,056	2,295,804	2,983,930	2,629,048	2,822,861
2	ATM-Cash Withdrawal	10,169,331	9,551,897	11,042,117	10,455,659	10,711,574	79,458	77,041	86,964	84,422	86,485
3	ECC	1,486,551	979,244	1,336,586	969,752	962,825	850,649	474,625	718,755	509,066	479,291
4	IPS	1,322,174	1,713,585	1,808,046	2,064,326	4,539,379	275,752	171,531	323,816	204,296	198,546
5	connectIPS	4,270,099	4,299,311	5,571,691	5,563,274	5,673,135	369,223	328,034	498,453	454,950	452,718
6	Debit Cards	11,127,683	10,186,662	11,838,532	11,222,577	11,417,089	83,200	79,694	90,541	88,070	89,744
7	Credit Cards	227,920	213,497	262,057	251,714	256,197	1,490	1,345	1,830	1,767	1,776
8	Prepaid Cards**	57,942	59,538	73,017	89,627	98,155	458	407	447	634	599
9	Internet Banking	318,598	258,412	315,202	273,286	264,840	15,638	12,419	15,502	14,808	13,787
10	Mobile Banking	20,564,308	22,216,080	28,903,872	33,224,078	33,852,704	163,255	172,119	233,446	282,241	289,387
11	Branchless Banking	69,465	81,939	73,215	55,725	79,548	1,503	1,572	1,433	1,209	1,607
12	Wallet	16,206,356	16,960,828	20,822,861	21,388,368	22,727,369	17,752	17,118	20,326	23,084	23,872
13	QR-Based Payments	4,281,994	5,782,265	9,766,216	12,586,268	13,157,762	14,526	17,765	30,148	38,596	37,734
14	Point of Sales (POS)	1,173,548	825,706	1,035,206	993,646	931,189	5,183	3,887	5,244	5,322	4,975
15	E-Commerce***	68,944	76,511	94,509	112,993	126,870	504	510	605	724	656

*** Online payment using cards