

Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Shrawan, 2080 (Mid-August 2023)

A. Access on Payment Systems

S.N.	Particulars	Numbers		
		2079 Shrawan	2080 Ashadh	2080 Shrawan
		(Mid-August 2022)	(Mid- July 2023)	(Mid- August 2023)
1	Payment System Operators (PSO) *	10	10	10
2	Payment Service Providers (PSP) *	27	27	27
3	PSP Agents	12,843	14,123	14,398
4	Wallet Users	14,094,622	18,941,793	19,540,305
5	ATM Machines (Terminals)	4,636	4,855	4,969
6	Debit Cards	11,080,950	12,245,485	12,400,949
7	Credit Cards	250,618	283,772	288,151
8	Prepaid Cards**	110,854	139,777	145,352
9	Mobile Banking Customers	18,643,834	21,363,989	21,691,474
10	Internet Banking Customers	1,706,869	1,856,195	1,887,046
11	Branch Less Banking Centers	1,548	1,319	1,306
12	RTGS Participants	48	44	44
13	connectIPS Users	917,543	1,108,436	1,129,469
14	ECC Members	59	53	53
15	IPS Members	112	115	117

* 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 Shrawan	2080 Ashadh	2080 Shrawan	2079 Shrawan	2080 Ashadh	2080 Shrawan
		(Mid Jul 2022-Mid Aug 2022)	(Mid Jun 2023-Mid Jul 2023)	(Mid Jul 2023-Mid Aug 2023)	(Mid Jul 2022-Mid Aug 2022)	(Mid Jun 2023-Mid Jul 2023)	(Mid Jul 2023-Mid Aug 2023)
1	RTGS	77,971	76,307	69,568	4,372,007	2,983,930	2,868,743
2	ATM-Cash Withdrawal	10,985,711	11,042,117	10,878,681	73,462	86,964	81,383
3	ECC	1,061,056	1,336,586	1,014,156	579,658	718,755	500,591
4	IPS	496,924	1,808,046	686,079	109,550	323,816	131,069
5	connectIPS	3,447,758	5,571,691	5,275,824	269,140	498,453	377,460
6	Debit Cards	11,947,667	11,838,532	11,609,914	77,212	90,541	84,306
7	Credit Cards	232,922	262,057	285,207	1,378	1,830	1,804
8	Prepaid Cards**	58,095	73,017	83,366	430	447	571
9	Internet Banking	299,363	315,202	323,879	13,744	15,502	14,646
10	Mobile Banking	20,018,158	28,903,872	31,281,546	152,561	233,446	242,915
11	Branchless Banking	86,118	73,215	93,510	1,651	1,433	1,773
12	Wallet	15,761,340	20,822,861	22,205,947	17,464	20,326	21,916
13	QR-Based Payments	4,672,056	9,766,216	11,257,388	14,817	30,148	29,996
14	Point of Sales (POS)	1,179,355	1,035,206	989,427	5,069	5,244	4,570
15	E-Commerce***	71,924	94,509	108,071	484	605	724

*** Online payment using cards