

**Nepal Rastra Bank**  
**Payment Systems Department**  
Monthly Payment Systems Indicators: Asar, 2081 (Mid-July 2024)

**A. Access on Payment Systems**

S.N.	Particulars	Numbers				
		2079 Asar	2080 Jestha	2080 Asar	2081 Jestha	2081 Asar
		(Mid-July 2022)	(Mid-Jun 2023)	(Mid-July 2023)	(Mid-Jun 2024)	(Mid-July 2024)
1	Payment System Operators (PSO) *	10	10	10	9	9
2	Payment Service Providers (PSP) *	27	27	27	26	26
3	PSP Agents	12,685	13,888	14,123	17,463	17,563
4	Wallet Users	13,675,993	18,641,453	18,941,793	23,038,240	23,461,107
5	ATM Machines (Terminals)	4,602	4,743	4,855	5,182	5,193
6	Debit Cards	10,856,357	12,234,366	12,245,485	12,927,850	12,893,528
7	Credit Cards	238,794	280,240	283,772	287,522	289,239
8	Prepaid Cards**	108,641	137,806	139,777	175,597	181,724
9	Mobile Banking Customers	18,307,255	21,091,059	21,363,989	24,363,776	24,648,846
10	Internet Banking Customers	1,684,310	1,830,425	1,856,195	1,945,736	1,919,322
11	Branch Less Banking Centers	1,548	1,330	1,319	1,148	1,129
12	RTGS Participants	49	45	44	44	44
13	connectIPS Users	896,341	1,090,142	1,108,436	1,262,797	1,276,886
14	ECC Members	59	54	53	54	54
15	IPS Members	111	118	115	125	132

\* 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	2080 Jestha	2080 Asar	2081 Jestha	2081 Asar	2079 Asar	2080 Jestha	2080 Asar	2081 Jestha	2081 Asar
		(Mid Jun 2022-Mid Jul 2022)	(Mid May 2023-Mid Jun 2023)	(Mid Jun 2023-Mid Jul 2023)	(Mid May 2024-Mid Jun 2024)	(Mid Jun 2024-Mid July 2024)	(Mid Jun 2022-Mid Jul 2022)	(Mid May 2023-Mid Jun 2023)	(Mid Jun 2023-Mid Jul 2023)	(Mid May 2024-Mid Jun 2024)	(Mid Jun 2024-Mid July 2024)
1	RTGS	81,817	72,476	76,307	75,782	81,605	4,349,056	2,752,674	2,983,930	3,461,536	6,451,161
2	ATM-Cash Withdrawal	10,169,331	11,059,144	11,042,117	11,467,984	11,216,030	79,458	86,300	86,964	91,009	91,261
3	ECC	1,486,551	1,161,783	1,336,586	1,122,289	1,292,363	850,649	539,954	718,755	524,098	672,755
4	IPS	1,322,174	958,986	1,808,046	1,329,060	5,150,393	275,752	214,052	323,816	218,973	359,991
5	connectIPS	4,270,099	4,632,924	5,571,691	6,528,852	7,787,282	369,223	417,206	498,453	562,618	666,583
6	Debit Cards	11,127,683	11,855,816	11,838,532	12,276,802	12,040,786	83,200	89,783	90,541	94,783	95,260
7	Credit Cards	227,920	261,909	262,057	288,507	282,728	1,490	1,673	1,830	2,035	2,073
8	Prepaid Cards**	57,942	73,397	73,017	104,280	107,663	458	461	447	702	769
9	Internet Banking	318,598	286,673	315,202	330,414	351,301	15,638	14,549	15,502	16,311	17,738
10	Mobile Banking	20,564,308	29,210,322	28,903,872	44,372,031	45,669,301	163,255	230,475	233,446	351,287	373,978
11	Branchless Banking	69,465	79,967	73,215	75,632	75,501	1,503	1,703	1,433	1,734	1,649
12	Wallet	16,206,356	20,606,030	20,822,861	32,514,968	32,105,917	17,752	20,146	20,326	29,354	38,147
13	QR-Based Payments	4,281,994	9,509,249	9,766,216	19,820,220	20,825,615	14,526	28,076	30,148	53,881	61,737
14	Point of Sales (POS)	1,173,548	1,034,441	1,035,206	1,058,154	1,068,417	5,183	5,005	5,244	5,633	5,925
15	E-Commerce***	68,944	95,766	94,509	142,365	145,977	504	609	605	874	913