

Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Asoj, 2081 (Mid-October 2024)

A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2080 Asar	2080 Asoj	2081 Asar	2081 Bhadau	2081 Asoj
		(Mid-July 2023)	(Mid-October 2023)	(Mid-July 2024)	(Mid-Sempember 2024)	(Mid-October 2024)
1	Payment System Operators (PSO) *	10	10	9	9	9
2	Payment Service Providers (PSP) *	27	26	26	26	26
3	PSP Agents	14,123	14,580	17,563	17,521	17,675
4	Wallet	18,941,793	20,276,161	23,461,107	24,264,481	24,596,090
5	ATM Machines (Terminals)	4,855	5,048	5,193	5,205	5,220
6	Debit Cards	12,245,485	12,639,622	12,893,528	13,097,125	13,161,459
7	Credit Cards	283,772	299,162	289,239	293,618	296,864
8	Prepaid Cards**	139,777	158,057	181,724	196,716	202,934
9	Mobile Banking	21,363,989	22,284,622	24,648,846	25,207,122	25,524,189
10	Internet Banking	1,856,195	1,625,009	1,919,322	1,986,817	2,026,524
11	Branch Less Banking Centers	1,319	1,296	1,129	1,109	1,100
12	RTGS Participants	44	44	44	44	44
13	connectIPS Users	1,108,436	1,160,956	1,276,886	1,315,148	1,327,467
14	ECC Members	53	54	54	54	54
15	IPS Members	115	118	132	132	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)				
		2080 Asar	2080 Asoj	2081 Asar	2081 Bhadau	2081 Asoj	2080 Asar	2080 Asoj	2081 Asar	2081 Bhadau	2081 Asoj
		(Mid Jun 2023-Mid Jul 2023)	(Mid Sep 2023-Mid Oct 2023)	(Mid Jun 2024-Mid Jul 2024)	(Mid Aug 2024-Mid Sep 2024)	(Mid Sep 2024-Mid Oct 2024)	(Mid Jun 2023-Mid Jul 2023)	(Mid Sep 2023-Mid Oct 2023)	(Mid Jun 2024-Mid Jul 2024)	(Mid Aug 2024-Mid Sep 2024)	(Mid Sep 2024-Mid Oct 2024)
1	RTGS	76,307	72,620	81,605	67,105	64,407	2,983,930	2,759,792	6,451,161	6,412,445	4,681,272
2	ATM-Cash Withdrawal	11,042,117	11,512,710	11,216,030	11,279,117	11,999,048	86,964	96,054	91,261	87,611	103,915
3	ECC	1,336,586	1,061,098	1,292,363	958,665	999,267	718,755	530,404	672,755	471,842	490,115
4	IPS	1,808,046	2,074,750	5,150,393	1,283,243	4,273,208	323,816	227,754	359,991	204,571	277,971
5	connectIPS	5,571,691	6,023,161	7,787,282	6,856,885	7,494,136	498,453	477,911	666,583	531,465	617,299
6	Debit Cards	11,838,532	12,340,969	12,040,786	12,130,640	12,889,052	90,541	100,100	95,260	91,635	108,329
7	Credit Cards	262,057	268,555	282,728	285,042	275,474	1,830	1,820	2,073	1,963	1,930
8	Prepaid Cards**	73,017	101,567	107,663	134,775	132,104	447	605	769	1,325	930
9	Internet Banking	315,202	277,606	351,301	373,051	355,939	15,502	11,808	17,738	19,949	17,267
10	Mobile Banking	28,903,872	32,772,839	45,669,301	43,149,869	44,048,146	233,446	277,824	373,978	364,277	401,241
11	Branchless Banking	73,215	72,565	75,501	63,765	75,148	1,433	1,575	1,649	1,446	1,512
12	Wallet	20,822,861	22,622,170	32,105,917	29,133,148	28,925,434	20,326	22,796	38,147	40,340	40,548
13	QR-Based Payments	9,766,216	11,883,100	20,825,615	21,575,152	20,497,044	30,148	36,215	61,737	61,395	70,428
14	Point of Sales (POS)	1,035,206	1,072,356	1,068,417	1,112,900	1,144,819	5,244	5,761	5,925	6,080	6,418
15	E-Commerce***	94,509	123,750	145,977	157,573	151,941	605	713	913	1,230	854