

Nepal Rastra Bank
Payment Systems Department
Monthly Payment Systems Indicators: Baisakh, 2081 (Mid-May 2024)

A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2079 Asar	2080 Baisakh	2080 Asar	2080 Chaitra	2081 Baisakh
		(Mid-July 2022)	(Mid-May 2023)	(Mid-July 2023)	(Mid-April 2024)	(Mid-May 2024)
1	Payment System Operators (PSO) *	10	10	10	10	10
2	Payment Service Providers (PSP) *	27	27	27	27	26
3	PSP Agents	12,685	13,744	14,123	15,339	16,525
4	Wallet Users	13,675,993	18,229,125	18,941,793	22,277,423	22,615,122
5	ATM Machines (Terminals)	4,602	4,716	4,855	5,096	5,163
6	Debit Cards	10,856,357	11,760,594	12,245,485	12,714,861	12,789,656
7	Credit Cards	238,794	274,690	283,772	284,672	286,253
8	Prepaid Cards**	108,641	133,060	139,777	166,965	171,418
9	Mobile Banking Customers	18,307,255	20,763,346	21,363,989	24,053,629	23,797,680
10	Internet Banking Customers	1,684,310	1,803,065	1,856,195	1,904,773	1,938,888
11	Branch Less Banking Centers	1,548	1,355	1,319	1,195	1,170
12	RTGS Participants	49	45	44	44	44
13	connectIPS Users	896,341	1,064,549	1,108,436	1,240,666	1,251,440
14	ECC Members	59	54	53	54	54
15	IPS Members	111	116	115	126	126

* Other than BFls

** 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 Baisakh	2080 Asar	2080 Chaitra	2081 Baisakh	2079 Asar	2080 Baisakh	2080 Asar	2080 Chaitra	2081 Baisakh
		(Mid Jun 2022-Mid Jul 2022)	(Mid Apr 2023-Mid May 2023)	(Mid Jun 2023-Mid Jul 2023)	(Mid Mar 2024-Mid Apr 2024)	(Mid Apr 2024-Mid May 2024)	(Mid Jun 2022-Mid Jul 2022)	(Mid Apr 2023-Mid May 2023)	(Mid Jun 2023-Mid Jul 2023)	(Mid Mar 2024-Mid Apr 2024)	(Mid Apr 2024-Mid May 2024)
1	RTGS	81,817	64,973	76,307	71,802	70,692	4,349,056	2,429,910	2,983,930	3,467,335	3,579,782
2	ATM-Cash Withdrawal	10,169,331	10,615,164	11,042,117	10,975,001	11,465,373	79,458	83,873	86,964	89,874	93,404
3	ECC	1,486,551	1,001,761	1,336,586	1,017,042	1,027,048	850,649	469,870	718,755	511,757	492,516
4	IPS	1,322,174	1,088,846	1,808,046	2,265,932	3,404,756	275,752	173,748	323,816	211,124	238,113
5	connectIPS	4,270,099	4,210,480	5,571,691	6,099,490	6,314,996	369,223	359,528	498,453	513,128	522,704
6	Debit Cards	11,127,683	11,432,893	11,838,532	11,752,608	12,264,152	83,200	87,385	90,541	93,557	97,128
7	Credit Cards	227,920	262,877	262,057	266,249	282,790	1,490	1,591	1,830	1,889	1,899
8	Prepaid Cards**	57,942	60,746	73,017	94,496	101,598	458	391	447	583	656
9	Internet Banking	318,598	276,985	315,202	281,536	307,316	15,638	13,451	15,502	14,398	14,679
10	Mobile Banking	20,564,308	27,424,732	28,903,872	35,165,212	42,444,517	163,255	210,010	233,446	298,971	336,058
11	Branchless Banking	69,465	90,063	73,215	71,271	88,047	1,503	1,764	1,433	1,571	1,809
12	Wallet	16,206,356	19,264,085	20,822,861	24,484,072	27,856,329	17,752	19,255	20,326	26,547	28,439
13	QR-Based Payments	4,281,994	8,587,224	9,766,216	16,103,164	17,639,565	14,526	26,051	30,148	45,678	52,757
14	Point of Sales (POS)	1,173,548	1,057,927	1,035,206	1,012,815	1,045,993	5,183	4,968	5,244	5,490	5,524
15	E-Commerce***	68,944	81,286	94,509	124,497	135,972	504	521	605	662	752