

Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Bhadau, 2081 (Mid-September 2024)

A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2080 Asar	2080 Bhadau	2081 Asar	2081 Saun	2081 Bhadau
		(Mid-July 2023)	(Mid-August 2023)	(Mid-July 2024)	(Mid-August 2024)	(Mid-September 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	14,851	17,563	17,474	17,521
4	Wallet Users	18,941,793	19,922,443	23,461,107	24,257,656	24,264,481
5	ATM Machines (Terminals)	4,855	4,978	5,193	5,200	5,205
6	Debit Cards	12,245,485	12,529,875	12,893,528	12,997,305	13,097,125
7	Credit Cards	283,772	291,692	289,239	290,736	293,618
8	Prepaid Cards**	139,777	150,159	181,724	188,609	196,716
9	Mobile Banking Customers	21,363,989	21,957,692	24,648,846	24,961,165	25,207,122
10	Internet Banking Customers	1,856,195	1,888,345	1,919,322	1,962,827	1,986,817
11	Branch Less Banking Centers	1,319	1,301	1,129	1,107	1,109
12	RTGS Participants	44	44	44	44	44
13	connectIPS Users	1,108,436	1,145,724	1,276,886	1,299,076	1,315,148
14	ECC Members	53	53	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 Bhadau	2081 Asar	2081 Saun	2081 Bhadau	2080 Asar	2080 Bhadau	2081 Asar	2081 Saun	2081 Bhadau
		(Mid Jun 2023-Mid Jul 2023)	(Mid Aug 2023-Mid Sep 2023)	(Mid Jun 2023-Mid Jul 2023)	(Mid Jul 2024-Mid Aug 2024)	(Mid Aug 2024-Mid Sep 2024)	(Mid Jun 2023-Mid Jul 2023)	(Mid Aug 2023-Mid Sep 2023)	(Mid Jun 2023-Mid Jul 2023)	(Mid Jul 2024-Mid Aug 2024)	(Mid Aug 2024-Mid Sep 2024)
1	RTGS	76,307	61,060	81,605	74,380	67,105	2,983,930	2,185,577	6,451,161	10,803,022	6,412,445
2	ATM-Cash Withdrawal	11,042,117	11,168,727	11,216,030	11,316,520	11,279,117	86,964	83,384	91,261	87,872	87,611
3	ECC	1,336,586	891,815	1,292,363	1,009,975	958,665	718,755	404,475	672,755	532,311	471,842
4	IPS	1,808,046	1,226,850	5,150,393	774,945	1,283,243	323,816	153,920	359,991	174,065	204,571
5	connectIPS	5,571,691	5,509,585	7,787,282	6,844,678	6,856,885	498,453	371,804	666,583	525,338	531,465
6	Debit Cards	11,838,532	11,889,616	12,040,786	12,173,494	12,130,640	90,541	86,149	95,260	91,939	91,635
7	Credit Cards	262,057	294,407	282,728	292,990	285,042	1,830	1,638	2,073	2,064	1,963
8	Prepaid Cards**	73,017	95,836	107,663	113,649	134,775	447	668	769	1,049	1,325
9	Internet Banking	315,202	329,886	351,301	409,065	373,051	15,502	12,950	17,738	22,491	19,949
10	Mobile Banking	28,903,872	34,493,252	45,669,301	47,460,245	43,149,869	233,446	242,261	373,978	377,632	364,277
11	Branchless Banking	73,215	61,868	75,501	91,775	63,765	1,433	1,342	1,649	1,885	1,446
12	Wallet	20,822,861	22,414,576	32,105,917	30,878,940	29,133,148	20,326	21,092	38,147	43,698	40,340
13	QR-Based Payments	9,766,216	11,799,175	20,825,615	22,934,627	21,575,152	30,148	30,564	61,737	62,286	61,395
14	Point of Sales (POS)	1,035,206	1,003,742	1,068,417	1,112,479	1,112,900	5,244	4,459	5,925	6,047	6,080
15	E-Commerce***	94,509	105,286	145,977	150,292	157,573	605	608	913	1,129	1,230