

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

**A. Access on Payment Systems**

S.N.	Particulars	Numbers				
		2079 Asar	2080 Jestha	2080 Asar	2081 Baisakh	2081 Jestha
		(Mid-July 2022)	(Mid-Jun 2023)	(Mid-July 2023)	(Mid-May 2024)	(Mid-Jun 2024)
1	Payment System Operators (PSO) *	10	10	10	10	9
2	Payment Service Providers (PSP) *	27	27	27	26	26
3	PSP Agents	12,685	13,888	14,123	16,525	17,463
4	Wallet Users	13,675,993	18,641,453	18,941,793	22,615,122	23,038,240
5	ATM Machines (Terminals)	4,602	4,743	4,855	5,163	5,182
6	Debit Cards	10,856,357	12,234,366	12,245,485	12,789,656	12,927,850
7	Credit Cards	238,794	280,240	283,772	286,253	287,522
8	Prepaid Cards**	108,641	137,806	139,777	171,418	175,597
9	Mobile Banking Customers	18,307,255	21,091,059	21,363,989	23,797,680	24,363,776
10	Internet Banking Customers	1,684,310	1,830,425	1,856,195	1,938,888	1,945,736
11	Branch Less Banking Centers	1,548	1,330	1,319	1,170	1,148
12	RTGS Participants	49	45	44	44	44
13	connectIPS Users	896,341	1,090,142	1,108,436	1,251,440	1,262,797
14	ECC Members	59	54	53	54	54
15	IPS Members	111	118	115	126	125

\* 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 Jestha	2080 Asar	2081 Baisakh	2081 Jestha	2079 Asar	2080 Jestha	2080 Asar	2081 Baisakh	2081 Jestha
		(Mid Jun 2022-Mid Jul 2022)	(Mid May 2023-Mid Jun 2023)	(Mid Jun 2023-Mid Jul 2023)	(Mid Apr 2024-Mid May 2024)	(Mid May 2024-Mid Jun 2024)	(Mid Jun 2022-Mid Jul 2022)	(Mid May 2023-Mid Jun 2023)	(Mid Jun 2023-Mid Jul 2023)	(Mid Apr 2024-Mid May 2024)	(Mid May 2024-Mid Jun 2024)
1	RTGS	81,817	72,476	76,307	70,692	75,782	4,349,056	2,752,674	2,983,930	3,579,782	3,461,536
2	ATM-Cash Withdrawal	10,169,331	11,059,144	11,042,117	11,465,373	11,467,984	79,458	86,300	86,964	93,404	91,009
3	ECC	1,486,551	1,161,783	1,336,586	1,027,048	1,122,289	850,649	539,954	718,755	492,516	524,098
4	IPS	1,322,174	958,986	1,808,046	3,404,756	1,329,060	275,752	214,052	323,816	238,113	218,973
5	connectIPS	4,270,099	4,632,924	5,571,691	6,314,996	6,528,852	369,223	417,206	498,453	522,704	562,618
6	Debit Cards	11,127,683	11,855,816	11,838,532	12,264,152	12,276,802	83,200	89,783	90,541	97,128	94,783
7	Credit Cards	227,920	261,909	262,057	282,790	288,507	1,490	1,673	1,830	1,899	2,035
8	Prepaid Cards**	57,942	73,397	73,017	101,598	104,280	458	461	447	656	702
9	Internet Banking	318,598	286,673	315,202	307,316	330,414	15,638	14,549	15,502	14,679	16,311
10	Mobile Banking	20,564,308	29,210,322	28,903,872	42,444,517	44,372,031	163,255	230,475	233,446	336,058	351,287
11	Branchless Banking	69,465	79,967	73,215	88,047	75,632	1,503	1,703	1,433	1,809	1,734
12	Wallet	16,206,356	20,606,030	20,822,861	27,856,329	32,514,968	17,752	20,146	20,326	28,439	29,354
13	QR-Based Payments	4,281,994	9,509,249	9,766,216	17,639,565	19,820,220	14,526	28,076	30,148	52,757	53,881
14	Point of Sales (POS)	1,173,548	1,034,441	1,035,206	1,045,993	1,058,154	5,183	5,005	5,244	5,524	5,633
15	E-Commerce***	68,944	95,766	94,509	135,972	142,365	504	609	605	752	874