

Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Kartik, 2081 (Mid-November 2024)

A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2080 Asar	2080 Kartik	2081 Asar	2081 Asoj	2081 Kartik
		(Mid-July 2023)	(Mid-November 2023)	(Mid-July 2024)	(Mid-October 2024)	(Mid-November 2024)
1	Payment System Operators (PSO) *	10	10	9	9	9
2	Payment Service Providers (PSP) *	27	27	26	26	26
3	PSP Agents	14,123	14,486	17,563	17,675	17,406
4	Wallet	18,941,793	20,567,401	23,461,107	24,596,090	24,901,766
5	ATM Machines (Terminals)	4,855	5,059	5,193	5,220	5,224
6	Debit Cards	12,245,485	12,673,560	12,893,528	13,161,459	13,245,840
7	Credit Cards	283,772	301,236	289,239	296,864	299,153
8	Prepaid Cards**	139,777	160,406	181,724	202,934	206,786
9	Mobile Banking	21,363,989	22,505,083	24,648,846	25,524,189	25,758,242
10	Internet Banking	1,856,195	1,759,193	1,919,322	2,026,524	2,057,438
11	Branch Less Banking Centers	1,319	1,268	1,129	1,100	1,089
12	RTGS Participants	44	44	44	44	44
13	connectIPS Users	1,108,436	1,170,855	1,276,886	1,327,467	1,339,021
14	ECC Members	53	54	54	54	54
15	IPS Members	115	119	132	132	133

* 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 Kartik	2081 Asar	2081 Asoj	2081 Kartik	2080 Asar	2080 Kartik	2081 Asar	2081 Asoj	2081 Kartik
		(Mid Jun 2023-Mid Jul 2023)	(Mid Oct 2023-Mid Nov 2023)	(Mid Jun 2024-Mid Jul 2024)	(Mid Sep 2024-Mid Oct 2024)	(Mid Oct 2024-Mid Nov 2024)	(Mid Jun 2023-Mid Jul 2023)	(Mid Oct 2023-Mid Nov 2023)	(Mid Jun 2024-Mid Jul 2024)	(Mid Sep 2024-Mid Oct 2024)	(Mid Oct 2024-Mid Nov 2024)
1	RTGS	76,307	46,853	81,605	64,407	59,304	2,983,930	2,247,495	6,451,161	4,681,272	7,819,869
2	ATM-Cash Withdrawal	11,042,117	10,318,787	11,216,030	11,999,048	10,149,800	86,964	92,401	91,261	103,915	90,566
3	ECC	1,336,586	690,854	1,292,363	999,267	829,175	718,755	335,529	672,755	490,115	439,985
4	IPS	1,808,046	1,651,295	5,150,393	4,273,208	1,649,010	323,816	133,124	359,991	277,971	163,321
5	Faster Payment Systems	9,783,842	8,676,003	13,051,828	13,571,044	12,276,222	321,519	249,342	419,226	405,629	371,726
6	Debit Cards	11,838,532	11,158,905	12,040,786	12,889,052	10,938,265	90,541	96,092	95,260	108,329	94,576
7	Credit Cards	262,057	270,196	282,728	275,474	276,174	1,830	1,624	2,073	1,930	2,018
8	Prepaid Cards**	73,017	84,481	107,663	132,104	120,299	447	598	769	930	804
9	Internet Banking	315,202	225,892	351,301	355,939	343,040	15,502	10,906	17,738	17,267	16,376
10	Mobile Banking	28,903,872	25,649,080	45,669,301	44,048,146	43,982,284	233,446	218,309	373,978	401,241	374,665
11	Branchless Banking	73,215	65,706	75,501	75,148	67,886	1,433	1,302	1,649	1,512	1,380
12	Wallet	20,822,861	21,130,619	32,105,917	28,925,434	28,500,746	20,326	20,246	38,147	40,548	37,317
13	QR-Based Payments	9,766,216	8,729,939	20,825,615	20,497,044	19,311,445	30,148	32,017	61,737	70,428	66,871
14	Point of Sales (POS)	1,035,206	1,091,419	1,068,417	1,144,819	1,025,058	5,244	6,235	5,925	6,418	5,929
15	E-Commerce***	94,509	101,846	145,977	151,941	159,070	605	863	913	854	901
16	Cross Border QR Acquiring				43,906	50,455				139	156

*** Online payment using cards

Note

Faster Payment Systems Includes all the transactions from Connect IPS(Mobile/Web/Gateway), Fonepay-IBFT, InstaFund, SCT-IBFT)
The transaction of Cross Border QR Acquiring data has been incorporated in PS Indicators from 2081 Asoj.