

Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Mangsir, 2081 (Mid-December 2024)

A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2080 Asar	2080 Mangsir	2081 Asar	2081 Kartik	2081 Mangsir
		(Mid-July 2023)	(Mid-December 2023)	(Mid-July 2024)	(Mid-November 2024)	(Mid-December 2024)
1	Payment System Operators (PSO) *	10	10	9	9	9
2	Payment Service Providers (PSP) *	27	27	26		26
3	PSP Agents	14,123	15,100	17,563	17,406	17,503
4	Wallet	18,941,793	20,827,994	23,461,107	24,901,766	25,662,090
5	ATM Machines (Terminals)	4,855	5,073	5,193	5,224	5,227
6	Debit Cards	12,245,485	12,680,168	12,893,528	13,245,840	13,218,192
7	Credit Cards	283,772	303,720	289,239	299,153	300,496
8	Prepaid Cards**	139,777	165,695	181,724	206,786	214,213
9	Mobile Banking	21,363,989	22,624,607	24,648,846	25,758,242	26,034,354
10	Internet Banking	1,856,195	1,788,657	1,919,322	2,057,438	2,088,831
11	Branch Less Banking Centers	1,319	1,220	1,129	1,089	1,071
12	RTGS Participants	44	44	44	44	44
13	connectIPS Users	1,108,436	1,182,756	1,276,886	1,339,021	1,350,769
14	ECC Members	53	54	54	54	54
15	IPS Members	115	120	132	133	134

* 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 Mangsir	2081 Asar	2081 Kartik	2081 Mangsir	2080 Asar	2080 Mangsir	2081 Asar	2081 Kartik	2081 Mangsir
		(Mid Jun 2023-Mid Jul 2023)	(Mid Nov 2023-Mid Dec 2023)	(Mid Jun 2024-Mid Jul 2024)	(Mid Oct 2024-Mid Nov 2024)	(Mid Nov 2024-Mid Dec 2024)	(Mid Jun 2023-Mid Jul 2023)	(Mid Nov 2023-Mid Dec 2023)	(Mid Jun 2024-Mid Jul 2024)	(Mid Oct 2024-Mid Nov 2024)	(Mid Nov 2024-Mid Dec 2024)
1	RTGS	76,307	62,579	81,605	59,304	63,509	2,983,930	2,593,152	6,451,161	7,819,869	5,294,271
2	ATM-Cash Withdrawal	11,042,117	9,586,546	11,216,030	10,149,800	10,221,049	86,964	80,101	91,261	90,566	86,649
3	ECC	1,336,586	930,119	1,292,363	829,175	955,201	718,755	458,081	672,755	439,985	459,745
4	IPS	1,808,046	1,350,418	5,150,393	1,649,010	1,344,822	323,816	170,848	359,991	163,321	189,785
5	Faster Payment Systems	9,783,842	9,415,411	13,051,828	12,276,222	12,894,612	321,519	294,860	419,226	371,726	405,039
6	Debit Cards	11,838,532	10,320,773	12,040,786	10,938,265	11,036,656	90,541	83,721	95,260	94,576	90,780
7	Credit Cards	262,057	240,580	282,728	276,174	270,366	1,830	1,640	2,073	2,018	1,975
8	Prepaid Cards**	73,017	87,439	107,663	120,299	132,531	447	539	769	804	993
9	Internet Banking	315,202	262,623	351,301	343,040	361,374	15,502	13,377	17,738	16,376	17,646
10	Mobile Banking	28,903,872	31,327,659	45,669,301	43,982,284	47,446,948	233,446	263,464	373,978	374,665	388,441
11	Branchless Banking	73,215	62,902	75,501	67,886	61,767	1,433	1,426	1,649	1,380	1,474
12	Wallet	20,822,861	22,683,040	32,105,917	28,500,746	32,296,076	20,326	23,181	38,147	37,317	40,785
13	QR-Based Payments	9,766,216	11,252,394	20,825,615	19,311,445	23,342,684	30,148	38,060	61,737	66,871	72,291
14	Point of Sales (POS)	1,035,206	935,239	1,068,417	1,025,058	1,039,678	5,244	5,074	5,925	5,929	5,979
15	E-Commerce***	94,509	125,170	145,977	159,070	177,912	605	721	913	901	1,116
16	Cross Border QR Acquiring				50,455	56,712				156	193

*** 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.