

Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Poush, 2081 (Mid-January 2025)

A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2080 Asar	2080 Poush	2081 Asar	2081 Mangsir	2081 Poush
		(Mid-July 2023)	(Mid-January 2024)	(Mid-July 2024)	(Mid-December 2024)	(Mid-January 2025)
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	15,076	17,563	17,503	17,734
4	Wallet	18,941,793	21,228,529	23,461,107	25,662,090	25,580,184
5	ATM Machines (Terminals)	4,855	5,064	5,193	5,227	5,229
6	Debit Cards	12,245,485	12,432,281	12,893,528	13,218,192	13,363,174
7	Credit Cards	283,772	279,346	289,239	300,496	306,605
8	Prepaid Cards**	139,777	155,925	181,724	214,213	219,697
9	Mobile Banking	21,363,989	23,215,180	24,648,846	26,034,354	26,336,117
10	Internet Banking	1,856,195	1,808,359	1,919,322	2,088,831	2,118,384
11	Branch Less Banking Centers	1,319	1,221	1,129	1,071	1,065
12	RTGS Participants	44	44	44	44	44
13	connectIPS Users	1,108,436	1,197,705	1,276,886	1,350,769	1,364,988
14	ECC Members	53	54	54	54	54
15	IPS Members	115	120	132	134	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 Poush	2081 Asar	2081 Mangsir	2081 Poush	2080 Asar	2080 Poush	2081 Asar	2081 Mangsir	2081 Poush
		(Mid Jun 2023-Mid Jul 2023)	(Mid Dec 2023-Mid Jan 2024)	(Mid Jun 2024-Mid Jul 2024)	(Mid Nov 2024-Mid Dec 2024)	(Mid Dec 2024-Mid Jan 2025)	(Mid Jun 2023-Mid Jul 2023)	(Mid Dec 2023-Mid Jan 2024)	(Mid Jun 2024-Mid Jul 2024)	(Mid Nov 2024-Mid Dec 2024)	(Mid Dec 2024-Mid Jan 2025)
1	RTGS	76,307	62,970	81,605	63,509	69,209	2,983,930	2,629,048	6,451,161	5,294,271	5,301,033
2	ATM-Cash Withdrawal	11,042,117	10,455,659	11,216,030	10,221,049	10,377,362	86,964	84,422	91,261	86,649	87,520
3	ECC	1,336,586	969,752	1,292,363	955,201	1,064,751	718,755	509,066	672,755	459,745	534,968
4	IPS	1,808,046	2,064,326	5,150,393	1,344,822	2,972,998	323,816	204,296	359,991	189,785	231,276
5	Faster Payment Systems	9,783,842	5,563,274	13,051,828	12,894,612	13,409,750	321,519	454,950	419,226	405,039	410,992
6	Debit Cards	11,838,532	11,222,577	12,040,786	11,036,656	11,147,107	90,541	88,070	95,260	90,780	91,459
7	Credit Cards	262,057	251,714	282,728	270,366	269,168	1,830	1,767	2,073	1,975	2,046
8	Prepaid Cards**	73,017	89,627	107,663	132,531	130,154	447	634	769	993	1,200
9	Internet Banking	315,202	273,286	351,301	361,374	378,545	15,502	14,808	17,738	17,646	17,587
10	Mobile Banking	28,903,872	33,224,078	45,669,301	47,446,948	48,988,716	233,446	282,241	373,978	388,441	398,382
11	Branchless Banking	73,215	55,725	75,501	61,767	69,303	1,433	1,209	1,649	1,474	1,550
12	Wallet	20,822,861	21,388,368	32,105,917	32,296,076	32,264,400	20,326	23,084	38,147	40,785	40,560
13	QR-Based Payments	9,766,216	12,586,268	20,825,615	23,342,684	24,517,076	30,148	38,596	61,737	72,291	73,225
14	Point of Sales (POS)	1,035,206	993,646	1,068,417	1,039,678	999,938	5,244	5,322	5,925	5,979	5,934
15	E-Commerce***	94,509	112,993	145,977	177,912	167,333	605	724	913	1,116	1,247
16	Cross Border QR Acquiring				56,712	89,186				193	314

*** 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.