

# Nepal Rastra Bank

## Payment Systems Department

Monthly Payment Systems Indicators: Saun, 2081 (Mid-August 2024)

### A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2079 Asar	2080 Asar	2080 Saun	2081 Asar	2081 Saun
		(Mid-July 2022)	(Mid-July 2023)	(Mid-August 2023)	(Mid-July 2024)	(Mid-August 2024)
1	Payment System Operators (PSO) *	10	10	10	9	9
2	Payment Service Providers (PSP) *	27	27	27	26	26
3	PSP Agents	12,685	14,123	14,398	17,563	17,474
4	Wallet Users	13,675,993	18,941,793	19,540,305	23,461,107	24,257,656
5	ATM Machines (Terminals)	4,602	4,855	4,969	5,193	5,200
6	Debit Cards	10,856,357	12,245,485	12,400,949	12,893,528	12,997,305
7	Credit Cards	238,794	283,772	288,151	289,239	290,736
8	Prepaid Cards**	108,641	139,777	145,352	181,724	188,609
9	Mobile Banking Customers	18,307,255	21,363,989	21,691,474	24,648,846	24,961,165
10	Internet Banking Customers	1,684,310	1,856,195	1,887,046	1,919,322	1,962,827
11	Branch Less Banking Centers	1,548	1,319	1,306	1,129	1,107
12	RTGS Participants	49	44	44	44	44
13	connectIPS Users	896,341	1,108,436	1,129,469	1,276,886	1,299,076
14	ECC Members	59	53	53	54	54
15	IPS Members	111	115	117	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)				
		2079 Asar	2080 Asar	2080 Saun	2081 Asar	2081 Saun	2079 Asar	2080 Asar	2080 Saun	2081 Asar	2081 Saun
		(Mid Jun 2022-Mid Jul 2022)	(Mid Jun 2023-Mid Jul 2023)	(Mid Jul 2023-Mid Aug 2023)	(Mid Jun 2024-Mid Jul 2024)	(Mid Jul 2024-Mid Aug 2024)	(Mid Jun 2022-Mid Jul 2022)	(Mid Jun 2023-Mid Jul 2023)	(Mid Jul 2023-Mid Aug 2023)	(Mid Jun 2024-Mid Jul 2024)	(Mid Jul 2024-Mid Aug 2024)
1	RTGS	81,817	76,307	69,568	81,605	74,380	4,349,056	2,983,930	2,868,743	6,451,161	10,803,022
2	ATM-Cash Withdrawal	10,169,331	11,042,117	10,878,681	11,216,030	11,316,520	79,458	86,964	81,383	91,261	87,872
3	ECC	1,486,551	1,336,586	1,014,156	1,292,363	1,009,975	850,649	718,755	500,591	672,755	532,311
4	IPS	1,322,174	1,808,046	686,079	5,150,393	774,945	275,752	323,816	131,069	359,991	174,065
5	connectIPS	4,270,099	5,571,691	5,275,824	7,787,282	6,844,678	369,223	498,453	377,460	666,583	525,338
6	Debit Cards	11,127,683	11,838,532	11,609,914	12,040,786	12,173,494	83,200	90,541	84,306	95,260	91,939
7	Credit Cards	227,920	262,057	285,207	282,728	292,990	1,490	1,830	1,804	2,073	2,064
8	Prepaid Cards**	57,942	73,017	83,366	107,663	113,649	458	447	571	769	1,049
9	Internet Banking	318,598	315,202	323,879	351,301	409,065	15,638	15,502	14,646	17,738	22,491
10	Mobile Banking	20,564,308	28,903,872	31,281,546	45,669,301	47,460,245	163,255	233,446	242,915	373,978	377,632
11	Branchless Banking	69,465	73,215	93,510	75,501	91,775	1,503	1,433	1,773	1,649	1,885
12	Wallet	16,206,356	20,822,861	22,205,947	32,105,917	30,878,940	17,752	20,326	21,916	38,147	43,698
13	QR-Based Payments	4,281,994	9,766,216	11,257,388	20,825,615	22,934,627	14,526	30,148	29,996	61,737	62,286
14	Point of Sales (POS)	1,173,548	1,035,206	989,427	1,068,417	1,112,479	5,183	5,244	4,570	5,925	6,047
15	E-Commerce***	68,944	94,509	108,071	145,977	150,292	504	605	724	913	1,129