

**Nepal Rastra Bank**  
**Payment Systems Department**  
Payment Systems Indicators  
For the month of Asadh, 2078

**A. Access on Payment Systems**

S.N.	Particulars	Numbers	
		2078 Jestha	2078 Asadh
1	Payment System Operators (PSO) *	10	10
2	Payment Service Providers (PSP) *	28	28
3	PSP Agents	9235	9279
4	Wallet Users	8568705	8885914
5	ATM Machines (Terminals)	4308	4325
6	Debit Cards	8721829	8839855
7	Credit Cards	189198	192370
8	Prepaid Cards**	65782	68265
9	Mobile Banking Customers	13961877	14194839
10	Internet Banking Customers	1148368	1160321
11	Branch Less Banking Centers	1744	1718
12	RTGS Participants	38	38
13	connectIPS Users	480330	534615
14	ECC Members	63	60
15	IPS Members	102	103

\* 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)	
		2078 Jestha	2078 Asadh	2078 Jestha	2078 Asadh
1	RTGS	34874	59655	1,900,994	3,502,057
2	ATM-Cash Withdrawal	4926771	6919199	46,201	64,389
3	ECC	561598	1440472	389,071	987,788
4	IPS	855522	1164481	144,897	299,059
5	connectIPS	2160648	3204845	158,254	237,758
6	Debit Cards	5218514	7465439	47,468	66,417
7	Credit Cards	69848	124243	400	859
8	Prepaid Cards**	11176	17231	38	73
9	Internet Banking	240438	329523	11,142	13,832
10	Mobile Banking	11357181	13700993	53,160	73,729
11	Branchless Banking	34854	59783	710	1,309
12	Wallet	9750065	12515904	8,353	12,790
13	QR-Based Payments	502666	855566	1,968	3,651
14	Point of Sales (POS)	334154	635599	1,544	2,665
15	E-Commerce***	38613	52115	161	296

\*\*\* Online payment using cards