

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

**A. Access on Payment Systems**

S.N.	Particulars	Numbers	
		2078 Bhadra	2078 Ashwin
1	Payment System Operators (PSO) *	10	10
2	Payment Service Providers (PSP) *	28	28
3	PSP Agents	9,699	10,030
4	Wallet Users	9,635,888	10,028,771
5	ATM Machines (Terminals)	4,340	4,347
6	Debit Cards	9,570,797	9,369,678
7	Credit Cards	200,482	204,956
8	Prepaid Cards**	78,262	83,350
9	Mobile Banking Customers	14,872,634	15,153,463
10	Internet Banking Customers	1,210,437	1,258,586
11	Branch Less Banking Centers	1,740	1,752
12	RTGS Participants	38	38
13	connectIPS Users	655,562	688,606
14	ECC Members	60	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 Bhadra	2078 Ashwin	2078 Bhadra	2078 Ashwin
1	RTGS	56,167	60,115	2,494,635	3,145,711
2	ATM-Cash Withdrawal	8,171,367	8,299,587	70,132	76,537
3	ECC	1,128,439	1,167,554	766,729	832,895
4	IPS	1,145,630	1,289,891	168,956	200,037
5	connectIPS	3,224,175	3,510,226	232,543	239,148
6	Debit Cards	8,937,593	9,212,511	73,058	80,386
7	Credit Cards	171,894	196,415	1,228	1,298
8	Prepaid Cards**	26,964	30,038	117	153
9	Internet Banking	301,012	311,580	13,504	13,344
10	Mobile Banking	13,241,819	13,764,982	74,310	87,732
11	Branchless Banking	56,383	58,686	1,219	1,279
12	Wallet	13,203,496	13,565,054	14,427	15,187
13	QR-Based Payments	1,577,561	1,515,329	5,857	6,097
14	Point of Sales (POS)	898,947	1,063,020	3,816	4,845
15	E-Commerce***	66,137	76,357	454	455

\*\*\* Online payment using cards