

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

**A. Access on Payment Systems**

S.N.	Particulars	Numbers	
		2078 Shrawan	2078 Bhadra
1	Payment System Operators (PSO) *	10	10
2	Payment Service Providers (PSP) *	28	28
3	PSP Agents	9,415	9,699
4	Wallet Users	9,253,374	9,635,888
5	ATM Machines (Terminals)	4,329	4,340
6	Debit Cards	9,024,565	9,570,797
7	Credit Cards	193,575	200,482
8	Prepaid Cards**	71,473	78,262
9	Mobile Banking Customers	14,526,356	14,872,634
10	Internet Banking Customers	1,188,914	1,210,437
11	Branch Less Banking Centers	1,727	1,740
12	RTGS Participants	38	38
13	connectIPS Users	595,307	655,562
14	ECC Members	60	60
15	IPS Members	102	102

\* 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 Shrawan	2078 Bhadra	2078 Shrawan	2078 Bhadra
1	RTGS	54,623	56,167	2,126,132	2,494,635
2	ATM-Cash Withdrawal	7,362,311	8,171,367	65,377	70,132
3	ECC	1,216,287	1,128,439	864,739	766,729
4	IPS	730,275	1,145,630	160,639	168,956
5	connectIPS	2,956,967	3,224,175	213,375	232,543
6	Debit Cards	8,081,818	8,937,593	68,105	73,058
7	Credit Cards	161,731	171,894	1,082	1,228
8	Prepaid Cards**	23,919	26,964	87	117
9	Internet Banking	340,525	301,012	15,171	13,504
10	Mobile Banking	13,099,189	13,241,819	72,873	74,310
11	Branchless Banking	73,340	56,383	1,499	1,219
12	Wallet	13,155,501	13,203,496	14,052	14,427
13	QR-Based Payments	1,293,349	1,577,561	5,056	5,857
14	Point of Sales (POS)	837,266	898,947	3,510	3,816
15	E-Commerce***	67,891	66,137	387	454

\*\*\* Online payment using cards