

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

A. Access on Payment Systems

S.N.	Particulars	Numbers	
		2078 Baisakh	2078 Jestha
1	Payment System Operators (PSO) *	10	10
2	Payment Service Providers (PSP) *	28	28
3	PSP Agents	9210	9235
4	Wallet Users	8297852	8568705
5	ATM Machines (Terminals)	4302	4308
6	Debit Cards	8677662	8721829
7	Credit Cards	187311	189198
8	Prepaid Cards**	64891	65782
9	Mobile Banking Customers	13825814	13961877
10	Internet Banking Customers	1141783	1148368
11	Branch Less Banking Centers	1735	1744
12	RTGS Participants	38	38
13	connectIPS Users	438180	480330
14	ECC Members	63	63
15	IPS Members	99	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 Baisakh	2078 Jestha	2078 Baisakh	2078 Jestha
1	RTGS	49343	34874	1,980,870	1,900,994
2	ATM-Cash Withdrawal	6664179	4926771	58,065	46,201
3	ECC	945609	561598	657,311	389,071
4	IPS	762332	855522	173,879	144,897
5	connectIPS	1843551	2160648	141,270	158,254
6	Debit Cards	7249824	5218514	60,699	47,468
7	Credit Cards	123558	69848	690	400
8	Prepaid Cards**	13181	11176	61	38
9	Internet Banking	268144	240438	10,080	11,142
10	Mobile Banking	11616566	11357181	48,887	53,160
11	Branchless Banking	50792	34854	1,092	710
12	Wallet	10743511	9750065	10,106	8,353
13	QR-Based Payments	672689	502666	2,529	1,968
14	Point of Sales (POS)	608704	334154	2,617	1,544
15	E-Commerce***	113680	38613	768	161

*** Online payment using cards