

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

A. Access on Payment Systems

S.N.	Particulars	Numbers	
		2078 Ashwin	2078 Kartik
1	Payment System Operators (PSO) *	10	10
2	Payment Service Providers (PSP) *	28	27
3	PSP Agents	10,030	10,309
4	Wallet Users	10,028,771	10,239,007
5	ATM Machines (Terminals)	4,347	4,377
6	Debit Cards	9,369,678	9,565,024
7	Credit Cards	204,956	207,619
8	Prepaid Cards**	83,350	86,063
9	Mobile Banking Customers	15,153,463	15,430,379
10	Internet Banking Customers	1,258,586	1,263,883
11	Branch Less Banking Centers	1,752	1,750
12	RTGS Participants	38	38
13	connectIPS Users	688,606	716,112
14	ECC Members	60	59
15	IPS Members	103	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 Ashwin	2078 Kartik	2078 Ashwin	2078 Kartik
1	RTGS	60,115	55,897	3,145,711	3,642,342
2	ATM-Cash Withdrawal	8,299,587	7,262,304	76,537	62,817
3	ECC	1,167,554	969,918	832,895	702,982
4	IPS	1,289,891	961,422	200,037	137,610
5	connectIPS	3,510,226	2,760,503	239,148	203,036
6	Debit Cards	9,212,511	8,075,472	80,386	66,299
7	Credit Cards	196,415	177,648	1,298	1,178
8	Prepaid Cards**	30,038	33,990	153	193
9	Internet Banking	311,580	250,177	13,344	11,832
10	Mobile Banking	13,764,982	12,615,637	87,732	78,157
11	Branchless Banking	58,686	62,310	1,279	1,315
12	Wallet	13,565,054	13,030,804	15,187	13,949
13	QR-Based Payments	1,515,329	1,387,584	6,097	5,362
14	Point of Sales (POS)	1,063,020	947,928	4,845	4,410
15	E-Commerce***	76,357	76,878	455	443

*** Online payment using cards