

**Nepal Rastra Bank**  
**Payment Systems Department**  
Payment Systems Indicators  
For the month of Mangsir, 2078 (Mid Dec, 2021)

**A. Access on Payment Systems**

S.N.	Particulars	Numbers	
		2078 Kartik	2078 Mangsir
		(Mid-Nov, 2021)	(Mid-Dec, 2021)
1	Payment System Operators (PSO) *	10	10
2	Payment Service Providers (PSP) *	27	27
3	PSP Agents	10,309	10,611
4	Wallet Users	10,239,007	10,419,678
5	ATM Machines (Terminals)	4,377	4,384
6	Debit Cards	9,565,024	9,757,919
7	Credit Cards	207,619	210,673
8	Prepaid Cards**	86,063	89,231
9	Mobile Banking Customers	15,430,379	15,941,535
10	Internet Banking Customers	1,263,883	1,520,600
11	Branch Less Banking Centers	1,750	1,621
12	RTGS Participants	38	38
13	connectIPS Users	716,112	740,361
14	ECC Members	59	59
15	IPS Members	103	104

\* 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 Kartik	2078 Mangsir	2078 Kartik	2078 Mangsir
		(Mid Oct - Mid Nov)	(Mid Nov-Mid Dec)	(Mid Oct - Mid Nov)	(Mid Nov-Mid Dec)
1	RTGS	55,897	61,204	3,642,342	3,477,630
2	ATM-Cash Withdrawal	7,262,304	7,034,284	62,817	59,906
3	ECC	969,918	1,128,411	702,982	736,806
4	IPS	961,422	1,396,787	137,610	147,892
5	connectIPS	2,760,503	2,895,617	203,036	228,454
6	Debit Cards	8,075,472	7,752,784	66,299	65,549
7	Credit Cards	177,648	146,029	1,178	970
8	Prepaid Cards**	33,990	31,826	193	166
9	Internet Banking	250,177	253,245	11,832	12,735
10	Mobile Banking	12,615,637	13,064,684	78,157	88,531
11	Branchless Banking	62,310	59,021	1,315	1,339
12	Wallet	13,030,804	13,088,543	13,949	15,528
13	QR-Based Payments	1,387,584	1,649,397	5,362	6,282
14	Point of Sales (POS)	947,928	835,845	4,410	3,815
15	E-Commerce***	76,878	60,510	443	350

\*\*\* Online payment using cards