

Nepal Rastra Bank
Payment Systems Department
Payment Systems Indicators
For the month of Kartik, 2077

A. Access on Payment Systems

S.N.	Particulars	Numbers	
		2077 Ashwin	2077 Kartik
1	Payment System Operators (PSO) *	9	9
2	Payment Service Providers (PSP) *	16	16
3	PSP Agents	8693	8741
4	Wallet Users	6643869	6773201
5	ATM Machines (Terminals)	4191	4191
6	Debit Cards	7669827	7767070
7	Credit Cards	168682	173480
8	Prepaid Cards**	58229	57834
9	Mobile Banking Customers	11912813	12275838
10	Internet Banking Customers	1061340	1065420
11	Branch Less Banking Centers	1619	1633
12	RTGS Participants	27	27
13	connectIPS Users	218749	236361
14	ECC Members	64	64
15	IPS Members	87	89

* 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)	
		2077 Ashwin	2077 Kartik	2077 Ashwin	2077 Kartik
1	RTGS	41385	34765	1,406,545	1,108,297
2	ATM-Cash Withdrawal	5388502	6016320	46,785	55,490
3	ECC	1061661	877695	687,075	545,185
4	IPS	1077322	654918	234,498	170,810
5	connectIPS	1259291	1028037	88,979	73,594
6	Debit Cards	5952693	6650567	49,109	58,472
7	Credit Cards	128460	141333	760	816
8	Prepaid Cards**	7706	5760	58	60
9	Internet Banking	275933	221405	6,314	5,436
10	Mobile Banking	7850154	7643296	28,804	25,654
11	Branchless Banking	47650	48454	1,066	1,009
12	Wallet	10175962	9749707	9,883	8,592
13	QR-Based Payments	265125	241818	969	939
14	Point of Sales (POS)	586731	668319	2,349	3,038
15	E-Commerce***	113052	112706	794	820

*** Online payment using cards