

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

A. Access on Payment Systems

S.N.	Particulars	Numbers	
		2077 Chaitra	2078 Baisakh
1	Payment System Operators (PSO) *	10	10
2	Payment Service Providers (PSP) *	28	28
3	PSP Agents	9153	9210
4	Wallet Users	7925833	8297852
5	ATM Machines (Terminals)	4300	4302
6	Debit Cards	8573382	8677662
7	Credit Cards	188507	187311
8	Prepaid Cards**	62256	64891
9	Mobile Banking Customers	13591375	13825814
10	Internet Banking Customers	1122888	1141783
11	Branch Less Banking Centers	1739	1735
12	RTGS Participants	37	38
13	connectIPS Users	404757	438180
14	ECC Members	63	63
15	IPS Members	96	99

* 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 Chaitra	2078 Baisakh	2077 Chaitra	2078 Baisakh
1	RTGS	62859	49343	2,177,812	1,980,870
2	ATM-Cash Withdrawal	8356061	6664179	70,604	58,065
3	ECC	1396795	945609	930,789	657,311
4	IPS	997255	762332	211,432	173,879
5	connectIPS	2038465	1843551	141,802	141,270
6	Debit Cards	9199716	7249824	74,146	60,699
7	Credit Cards	191946	123558	1,131	690
8	Prepaid Cards**	13378	13181	77	61
9	Internet Banking	303844	268144	10,215	10,080
10	Mobile Banking	11047474	11616566	48,652	48,887
11	Branchless Banking	68157	50792	1,453	1,092
12	Wallet	11465257	10743511	11,021	10,106
13	QR-Based Payments	782471	672689	2,722	2,529
14	Point of Sales (POS)	871488	608704	3,691	2,617
15	E-Commerce***	173657	113680	1,058	768

*** Online payment using cards