Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Chaitra, 2081 (Mid-April 2025)

A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2080 Asar	2080 Chaitra	2081 Asar	2081 Falgun	2081 Chaitra
		(Mid-July 2023)	(Mid-April 2024)	(Mid-July 2024)	(Mid-March 2025)	(Mid-April 2025)
1	Payment System Operators (PSO) *	10	10	9	9	9
2	Payment Service Providers (PSP) *	27	27	26	25	25
3	PSP Agents[a]	14,123	15,339	17,563	423,869	422,316
4	Wallet	18,941,793	22,277,423	23,461,107	25,987,098	26,307,110
5	ATM Machines (Terminals)	4,855	5,096	5,193	5,242	5,262
6	Debit Cards	12,245,485	12,714,861	12,893,528	13,480,427	13,589,225
7	Credit Cards	283,772	284,672	289,239	309,289	313,223
8	Prepaid Cards**	139,777	166,965	181,724	232,340	237,107
9	Mobile Banking	21,363,989	24,053,629	24,648,846	26,757,194	27,012,002
10	Internet Banking	1,856,195	1,904,773	1,919,322	2,141,423	2,173,746
11	Branch Less Banking Centers	1,319	1,195	1,129	1,006	974
12	RTGS Participants	44	44	44	44	44
13	connectIPS Users	1,108,436	1,240,666	1,276,886	1,390,595	1,403,504
14	ECC Members	53	54	54	54	54
15	IPS Members	115	126	132	137	137

* 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)				
		2080 Asar	2080 Chaitra	2081 Asar	2081 Falgun	2081 Chaitra	2080 Asar	2080 Chaitra	2081 Asar	2081 Falgun	2081 Chaitra
		(Mid Jun 2023-Mid Jul 2023)	(Mid Mar 2024-Mid Apr 2024)	(Mid Jun 2024-Mid Jul 2024)	(Mid Feb 2025-Mid Mar 2025)	(Mid Mar 2025-Mid Apr 2025)	(Mid Jun 2023-Mid Jul 2023)	(Mid Mar 2024-Mid Apr 2024)	(Mid Jun 2024-Mid Jul 2024)	(Mid Feb 2025-Mid Mar 2025)	(Mid Mar 2025-Mid Apr 2025)
1	RTGS	76,307	71,802	81,605	66,146	76,318	2,983,930	3,467,335	6,451,161	4,459,381	4,704,595
2	ATM-Cash Withdrawal	11,042,117	10,975,001	11,216,030	10,288,695	11,097,969	86,964	89,874	91,261	87,577	93,845
3	ECC	1,336,586	1,017,042	1,292,363	978,609	1,107,919	718,755	511,757	672,755	465,104	549,557
4	IPS	1,808,046	2,265,932	5,150,393	1,869,973	3,341,871	323,816	211,124	359,991	218,286	265,410
5	Faster Payment Systems	9,783,842	11,625,135	13,051,828	14,570,625	15,762,416	321,519	359,737	419,226	434,371	470,648
6	Debit Cards	11,838,532	11,752,608	12,040,786	11,050,499	11,923,886	90,541	93,557	95,260	91,401	98,036
7	Credit Cards	262,057	266,249	282,728	253,273	277,625	1,830	1,889	2,073	1,831	2,046
8	Prepaid Cards**	73,017	94,496	107,663	128,987	141,752	447	583	769	859	994
9	Internet Banking	315,202	281,536	351,301	410,724	435,619	15,502	14,398	17,738	18,260	19,345
10	Mobile Banking	28,903,872	35,165,212	45,669,301	51,232,748	56,191,717	233,446	298,971	373,978	415,785	450,453
11	Branchless Banking	73,215	71,271	75,501	70,138	71,582	1,433	1,571	1,649	1,603	1,611
12	Wallet	20,822,861	24,484,072	32,105,917	33,554,239	36,608,865	20,326	26,547	38,147	41,739	43,916
13	QR-Based Payments	9,766,216	16,103,164	20,825,615	27,022,715	21,095,164	30,148	45,678	61,737	80,194	90,880
14	Point of Sales (POS)	1,035,206	1,012,815	1,068,417	976,241	1,056,472	5,244	5,490	5,925	5,636	6,058
15	E-Commerce***	94,509	124,497	145,977	166,503	187,505	605	662	913	875	1,168
16	Cross Border QR Acquiring				81,179	101,283				205	252

*** Online payment using cards

Note

a. As per the cicular, dated 2081/08/18, PSPs were directed to convert sub-agents into agents within 3 months. The "PSP agents" from 2081 Magh statistics consists of the number of agents (agents plus sub-agents converted into agents).
Link: https://www.nrb.org.np/contents/uploads/2024/12/Circular-No.-2-081-82.pdf

Faster Payment Systems Includes all the transactions from Connect IPS(Mobile/Web/Gateway), Fonepay-IBFT, InstaFund, SCT-IBFT)

The transaction of Cross Border QR Acquiring data has been incorporated in PS Indicators from 2081 Asoj.