Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Baisakh, 2083 (Mid-May 2026)

A. Access on Payment Systems

S.N.	Particulars	Numbers					% Change	
		2081 Asar	2082 Baisakh	2082 Asar	2082 Chaitra	2083 Baisakh	082 Baisakh-083 Baisakh	082 Chaitra-083 Baisakh
		(Mid-July 2024)	(Mid-May 2025)	(Mid-July 2025)	(Mid-April 2026)	(Mid-May 2026)		
1	Payment System Operators (PSO)*	9	9	9	8	8	-11.1%	0.0%
2	Payment Service Providers (PSP)*	26	25	23	21	20	-20.0%	-4.8%
3	PSP Agents[a]	17,563	424,978	427,787	401,498	401,597	-5.5%	0.0%
4	Wallet	23,461,107	26,734,011	26,765,660	28,305,207	28,379,699	6.2%	0.3%
5	ATM Machines (Terminals)	5,193	5,266	5,263	5,174	5,143	-2.3%	-0.6%
6	Debit Cards	12,893,528	13,531,550	13,665,792	13,841,045	13,907,664	2.8%	0.5%
7	Credit Cards	289,239	306,793	318,428	329,678	331,061	7.9%	0.4%
8	Prepaid Cards**	181,724	240,587	250,695	279,997	284,708	18.3%	1.7%
9	Mobile Banking	24,648,846	27,263,391	27,741,284	29,775,555	30,054,236	10.2%	0.9%
10	Internet Banking	1,919,322	2,423,038	2,219,341	2,403,775	2,433,013	0.4%	1.2%
11	Branch Less Banking Centers	1,129	951	822	746	716	-24.7%	-4.0%
12	RTGS Participants	44	44	44	45	45	2.3%	0.0%
13	connectIPS Users	1,276,886	1,414,686	1,441,471	1,554,561	1,568,318	10.9%	0.9%
14	ECC Members	54	54	54	54	54	0.0%	0.0%
15	IPS Members	132	137	139	159	162	18.2%	1.9%

*** 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)					% Change of No of Txn		% Change of Amt of Txn	
		2081 Asar	2082 Baisakh	2082 Asar	2082 Chaitra	2083 Baisakh	2081 Asar	2082 Baisakh	2082 Asar	2082 Chaitra	2083 Baisakh	082 Baisakh-083 Baisakh	082 Chaitra-083 Baisakh	082 Baisakh-083 Baisakh	082 Chaitra-083 Baisakh
		(Mid Jun 2024-Mid Jul 2024)	(Mid Apr 2025-Mid May 2025)	(Mid Jun 2025-Mid Jul 2025)	(Mid Mar 2026-Mid Apr 2026)	(Mid Apr 2026-Mid May 2026)	(Mid Jun 2024-Mid Jul 2024)	(Mid Apr 2025-Mid May 2025)	(Mid Jun 2025-Mid Jul 2025)	(Mid Mar 2026-Mid Apr 2026)	(Mid Apr 2026-Mid May 2026)				
1	RTGS	81,605	71,526	91,581	80,990	74,184	6,451,161	6,108,824	9,210,905	6,846,188	5,873,012	3.7%	-8.4%	-3.9%	-14.2%
2	ATM-Cash Withdrawal	11,216,030	11,309,115	11,078,861	9,835,975	10,097,874	91,261	95,987	93,111	77,749	80,550	-10.7%	2.7%	-16.1%	3.6%
3	ECC	1,292,363	1,087,454	1,478,268	1,208,403	1,138,962	672,755	520,338	787,117	640,677	582,868	4.7%	-5.7%	12.0%	-9.0%
4	IPS	5,150,393	2,504,002	5,441,164	3,337,230	2,765,633	359,991	244,389	468,240	350,397	302,531	10.4%	-17.1%	23.8%	-13.7%
5	Faster Payment Systems	13,051,828	15,764,151	17,985,607	20,073,879	20,476,760	419,226	472,664	562,699	614,614	587,729	29.9%	2.0%	24.3%	-4.4%
6	Debit Cards	12,040,786	12,271,523	11,971,300	10,344,504	10,645,937	95,260	101,415	97,633	80,095	82,927	-13.2%	2.9%	-18.2%	3.5%
7	Credit Cards	282,728	288,839	287,985	324,533	319,649	2,073	2,050	2,222	2,229	2,168	10.7%	-1.5%	5.8%	-2.7%
8	Prepaid Cards**	107,663	134,528	152,769	125,594	130,554	769	998	1,328	808	993	-3.0%	3.9%	-0.6%	22.8%
9	Internet Banking	351,301	456,350	564,047	629,323	639,121	17,738	20,655	25,335	27,452	25,094	40.1%	1.6%	21.5%	-8.6%
10	Mobile Banking	45,669,301	57,371,215	65,500,157	74,466,884	78,892,268	373,978	456,954	530,285	618,716	612,394	37.5%	5.9%	34.0%	-1.0%
11	Branchless Banking	75,501	85,758	82,400	66,528	78,387	1,649	1,868	1,813	1,579	1,756	-8.6%	17.8%	-6.0%	11.2%
12	Wallet	32,105,917	37,664,426	40,190,678	46,569,144	49,936,122	38,147	44,872	48,441	52,031	53,098	32.6%	7.2%	18.3%	2.1%
13	QR-Based Payments	20,825,615	33,756,696	40,236,413	54,643,660	59,263,487	61,737	96,232	113,196	153,476	162,582	75.6%	8.5%	68.9%	5.9%
14	Point of Sales (POS)	1,068,417	1,087,761	1,136,419	710,025	783,207	5,925	6,108	6,604	3,974	4,102	-28.0%	10.3%	-32.8%	3.2%
15	E-Commerce***	145,977	180,273	196,326	248,631	215,059	913	1,218	1,466	1,410	1,437	19.3%	-13.5%	18.0%	1.9%
16	Cross Border QR Acquiring		116,129	155,304	282,844	325,216		297	447	714	855	180.0%	15.0%	188.0%	19.8%
17	Other Retail Payments	6,859,731	8,275,936	11,074,300	11,404,546	11,613,959	465,121	466,557	704,935	713,401	644,969	40.3%	1.8%	38.2%	-9.6%

*** Online payment using cards

C. E-Money Balance

1	Balance as of Baisakh End	12,998	NPR (In Millions)

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.

"Other Retail Payments" incorporates digital transactions processed via National Payment Interface and Corporate Pay.