Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Bhadra, 2083 (Mid-Sept 2026)

A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2082 Ashad	2082 Bhadra	2083 Ashad	2083 Shrawan	2083 Bhadra
		(Mid-July 2025)	(Mid- Sept 2025)	(Mid-July 2026)	(Mid-Aug 2026)	(Mid-Sept 2026)
1	Payment System Operators (PSO)*	9	9	8	8	8
2	Payment Service Providers (PSP)*	23	22	19	19	19
3	PSP Agents[a]	427,787	439,175	345,394	338,193	329,896
4	Wallet	26,765,660	24,684,836	27,698,918	28,033,039	28,150,508
5	ATM Machines (Terminals)	5,263	5,292	5,115	5,108	5,098
6	Debit Cards	13,665,792	13,763,539	13,713,764	13,748,969	13,775,269
7	Credit Cards	318,428	321,343	320,777	334,653	339,393
8	Prepaid Cards**	250,695	257,684	279,911	284,811	289,722
9	Mobile Banking	27,741,284	28,240,106	30,099,932	30,317,575	30,473,251
10	Internet Banking	2,219,341	2,278,262	2,498,583	2,462,060	2,515,803
11	Branch Less Banking Centers	822	807	681	636	636
12	RTGS Participants	44	44	45	45	46
13	connectIPS Users	1,441,471	1,472,030	1,596,490	1,610,450	1,619,298
14	ECC Members	54	54	54	53	53
15	IPS Members	139	143	165	167	174

*** 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)				
		2082 Ashad	2082 Bhadra	2083 Ashad	2083 Shrawan	2083 Bhadra	2082 Ashad	2082 Bhadra	2083 Ashad	2083 Shrawan	2083 Bhadra
		(Mid Jun 2025- Mid Jul 2025)	(Mid Aug 2025-Mid Sept 2025)	(Mid Jun 2026-Mid Jul 2026)	(Mid Jul 2026-Mid Aug 2026)	(Mid Aug 2026-Mid Sept 2026)	(Mid Jun 2025- Mid Jul 2025)	(Mid Aug 2025-Mid Sept 2025)	(Mid Jun 2026-Mid Jul 2026)	(Mid Jul 2026-Mid Aug 2026)	(Mid Aug 2026-Mid Sept 2026)
1	RTGS	91,581	65,267	68,983	69,048	73,312	9,210,905	8,187,257	7,690,259	6,625,993	5,239,395
2	ATM-Cash Withdrawal	11,078,861	10,259,483	9,986,538	9,069,805	9,488,836	93,111	85,017	78,437	70,049	72,167
3	ECC	1,478,268	941,271	1,565,461	959,788	1,109,204	787,117	464,808	861,109	499,389	528,060
4	IPS	5,441,164	2,017,873	5,637,902	765,642	1,644,948	468,240	219,956	576,655	204,455	284,142
5	Faster Payment Systems	17,985,607	16,392,010	22,056,246	20,498,154	22,185,158	562,699	443,686	683,120	552,403	583,318
6	Debit Cards	11,971,300	10,808,618	10,555,142	9,652,439	10,080,040	97,633	87,327	80,808	71,083	74,784
7	Credit Cards	287,985	258,867	383,295	404,107	424,382	2,222	1,900	2,601	2,444	2,384
8	Prepaid Cards**	152,769	157,717	141,084	152,773	166,707	1,328	1,615	1,162	1,492	1,908
9	Internet Banking	564,047	527,156	686,859	582,251	624,454	25,335	19,817	31,096	21,154	22,748
10	Mobile Banking	65,500,157	62,589,264	82,605,104	78,653,719	81,194,440	530,285	468,154	696,938	580,563	614,670
11	Branchless Banking	82,400	63,703	71,869	72,775	57,953	1,813	1,461	1,644	1,552	1,336
12	Wallet	40,190,678	37,902,235	57,040,563	53,006,769	51,494,949	48,441	43,340	58,045	48,594	49,095
13	QR-Based Payments	40,236,413	41,087,808	69,589,977	72,438,302	75,581,982	113,196	101,239	189,906	164,427	167,933
14	Point of Sales (POS)	1,136,419	780,418	769,150	789,290	937,805	6,604	4,248	4,183	4,166	4,426
15	E-Commerce***	196,326	185,301	323,833	350,224	244,488	1,466	1,578	1,951	2,302	2,485
16	Cross Border QR Acquiring	155,304	135,392	424,717	317,332	306,867	447	376	1,171	842	792
17	Other Retail Payments	11,074,300	8,833,470	14,554,750	11,345,652	13,217,876	704,935	429,518	991,896	531,371	639,138

*** Online payment using cards

C. E-Money Balance

1	Balance as of Bhadra End	14,186	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.