Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Asoj, 2083 (Mid-Oct 2026)

A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2082 Asar	2082 Asoj	2083 Asar	2083 Bhadau	2083 Asoj
		(Mid-July 2025)	(Mid- Oct 2025)	(Mid-July 2026)	(Mid-Sept 2026)	(Mid-Oct 2026)
1	Payment System Operators (PSO)*	9	8	8	8	8
2	Payment Service Providers (PSP)*	23	21	19	19	19
3	PSP Agents[a]	427,787	440,850	345,394	329,896	330,370
4	Wallet	26,765,660	26,488,671	27,698,918	28,150,508	28,418,753
5	ATM Machines (Terminals)	5,263	5,282	5,115	5,098	5,097
6	Debit Cards	13,665,792	13,810,187	13,713,764	13,775,269	13,768,982
7	Credit Cards	318,428	322,941	320,777	339,393	343,807
8	Prepaid Cards**	250,695	261,850	279,911	289,722	295,262
9	Mobile Banking	27,741,284	28,418,891	30,099,932	30,473,251	30,769,444
10	Internet Banking	2,219,341	2,300,265	2,498,583	2,515,803	2,606,850
11	Branch Less Banking Centers	822	806	681	636	622
12	RTGS Participants	44	44	45	46	46
13	connectIPS Users	1,441,471	1,481,388	1,596,490	1,619,298	1,629,599
14	ECC Members	54	54	54	53	53
15	IPS Members	139	146	165	174	176

*** 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 Asar	2082 Asoj	2083 Asar	2083 Bhadau	2083 Asoj	2082 Asar	2082 Asoj	2083 Asar	2083 Bhadau	2083 Asoj
		(Mid Jun 2025- Mid Jul 2025)	(Mid Sept 2025-Mid Oct 2025)	(Mid Jun 2026-Mid Jul 2026)	(Mid Aug 2026-Mid Sept 2026)	(Mid Sept 2026-Mid Oct 2026)	(Mid Jun 2025- Mid Jul 2025)	(Mid Sept 2025-Mid Oct 2025)	(Mid Jun 2026-Mid Jul 2026)	(Mid Aug 2026-Mid Sept 2026)	(Mid Sept 2026-Mid Oct 2026)
1	RTGS	91,581	65,571	68,983	73,312	89,182	9,210,905	14,792,709	7,690,259	5,239,395	7,202,333
2	ATM-Cash Withdrawal	11,078,861	10,224,925	9,986,538	9,488,836	9,385,248	93,111	98,479	78,437	72,167	81,514
3	ECC	1,478,268	981,731	1,565,461	1,109,204	1,364,230	787,117	500,893	861,109	528,060	688,141
4	IPS	5,441,164	4,243,794	5,637,902	1,644,948	5,025,712	468,240	302,696	576,655	284,142	441,128
5	Faster Payment Systems	17,985,607	17,915,747	22,056,246	22,185,158	24,435,710	562,699	507,935	683,120	583,318	708,297
6	Debit Cards	11,971,300	10,811,448	10,555,142	10,080,040	9,864,641	97,633	101,206	80,808	74,784	83,731
7	Credit Cards	287,985	281,885	383,295	424,382	381,468	2,222	2,169	2,601	2,384	2,362
8	Prepaid Cards**	152,769	163,089	141,084	166,707	185,064	1,328	1,303	1,162	1,908	1,153
9	Internet Banking	564,047	656,578	686,859	624,454	483,462	25,335	21,901	31,096	22,748	10,296
10	Mobile Banking	65,500,157	64,352,265	82,605,104	81,194,440	65,967,239	530,285	548,515	696,938	614,670	602,096
11	Branchless Banking	82,400	77,845	71,869	57,953	51,460	1,813	1,724	1,644	1,336	1,099
12	Wallet	40,190,678	37,240,447	57,040,563	51,494,949	54,882,966	48,441	46,954	58,045	49,095	55,828
13	QR-Based Payments	40,236,413	37,356,467	69,589,977	75,581,982	78,144,629	113,196	121,777	189,906	167,933	207,544
14	Point of Sales (POS)	1,136,419	835,310	769,150	937,805	733,562	6,604	4,913	4,183	4,426	4,059
15	E-Commerce***	196,326	196,187	323,833	244,488	312,363	1,466	1,286	1,951	2,485	1,672
16	Cross Border QR Acquiring	155,304	108,710	424,717	306,867	301,404	447	317	1,171	792	849
17	Other Retail Payments	11,074,300	9,257,624	14,554,750	13,217,876	15,849,361	704,935	570,797	991,896	639,138	945,511

*** Online payment using cards

C. E-Money Balance

1	Balance as of Asoj End	16,293	NPR (In Millions)

Note

a. As per the circular, 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.