

Nepal Rastra Bank
Payment Systems Department
Monthly Payment Systems Indicators: Asar, 2082 (Mid-July 2025)

A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2080 Asar	2081 Jeth	2082 Jeth	2082 Asar	
		(Mid-July 2023)	(Mid-Jun 2024)	(Mid-July 2024)	(Mid-Jun 2025)	(Mid-July 2025)
1	Payment System Operators (PSO) *	10	9	9	9	9
2	Payment Service Providers (PSP) *	27	26	26	25	23
3	PSP Agents ^a	14,123	17,463	17,563	424,525	427,787
4	Wallet	18,941,793	23,038,240	23,461,107	27,064,769	26,765,660
5	ATM Machines (Terminals)	4,855	5,182	5,193	5,265	5,263
6	Debit Cards	12,245,485	12,927,850	12,893,528	13,592,014	13,665,792
7	Credit Cards	283,772	287,522	289,239	314,453	318,428
8	Prepaid Cards**	139,777	175,597	181,724	246,973	250,695
9	Mobile Banking	21,363,989	24,363,776	24,648,846	27,464,996	27,741,284
10	Internet Banking ^b	1,856,195	1,945,736	1,919,322	2,179,983	2,219,341
11	Branch Less Banking Centers	1,319	1,148	1,129	880	822
12	RTGS Participants	44	44	44	44	44
13	connectIPS Users	1,108,436	1,262,797	1,276,886	1,426,579	1,441,471
14	ECC Members	53	54	54	54	54
15	IPS Members	115	125	132	137	139

* 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	2081 Jeth	2082 Jeth	2082 Asar		2080 Asar	2081 Jeth	2082 Jeth	2082 Asar	
		(Mid Jun 2023-Mid Jul 2023)	(Mid May 2024-Mid Jun 2024)	(Mid Jun 2024-Mid Jul 2024)	(Mid May 2025-Mid Jun 2025)	(Mid Jun 2025-Mid Jul 2025)	(Mid Jun 2023-Mid Jul 2023)	(Mid May 2024-Mid Jun 2024)	(Mid Jun 2024-Mid Jul 2024)	(Mid May 2025-Mid Jun 2025)	(Mid Jun 2025-Mid Jul 2025)
1	RTGS	76,307	75,782	81,605	71,099	91,581	2,983,930	3,461,536	6,451,161	6,249,747	9,210,905
2	ATM-Cash Withdrawal	11,042,117	11,467,984	11,216,030	10,554,290	11,078,861	86,964	91,009	91,261	87,578	93,111
3	ECC	1,336,586	1,122,289	1,292,363	1,114,552	1,478,268	718,755	524,098	672,755	547,056	787,117
4	IPS	1,808,046	1,329,060	5,150,393	1,265,606	5,441,164	323,816	218,973	359,991	257,854	468,240
5	Faster Payment Systems	9,783,842	12,522,132	13,051,828	15,794,223	17,985,607	321,519	390,269	419,226	469,019	562,699
6	Debit Cards	11,838,532	12,276,802	12,040,786	11,403,507	11,971,300	90,541	94,783	95,260	91,671	97,633
7	Credit Cards	262,057	288,507	282,728	287,084	287,985	1,830	2,035	2,073	2,020	2,222
8	Prepaid Cards**	73,017	104,280	107,663	151,061	152,769	447	702	769	1,020	1,328
9	Internet Banking	315,202	330,414	351,301	482,224	564,047	15,502	16,311	17,738	20,639	25,335
10	Mobile Banking	28,903,872	44,372,031	45,669,301	57,777,843	65,500,157	233,446	351,287	373,978	452,287	530,285
11	Branchless Banking	73,215	75,632	75,501	67,855	82,400	1,433	1,734	1,649	1,565	1,813
12	Wallet	20,822,861	32,514,968	32,105,917	37,822,921	40,190,678	20,326	29,354	38,147	42,886	48,441
13	QR-Based Payments	9,766,216	19,820,220	20,825,615	35,146,038	40,236,413	30,148	53,881	61,737	93,475	113,196
14	Point of Sales (POS)	1,035,206	1,058,154	1,068,417	1,086,728	1,136,419	5,244	5,633	5,925	5,878	6,604
15	E-Commerce***	94,509	142,365	145,977	199,334	196,326	605	874	913	1,252	1,466
16	Cross Border QR Acquiring				150,228	155,304				403	447

*** Online payment using cards

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.
Sajilo Pay Payment Services Pvt. Ltd. and Paywell Nepal Pvt. Ltd. Licensed has been revoked on 2082 Asar.
b. Error Adjusted for 2082 Jeth and Asar Month