Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Asoj, 2082 (Mid-October 2025)

A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2081 Asar	2081 Asoj	2082 Asar	2082 Bhadau	2082 Asoj
		(Mid-July 2024)	(Mid-October 2024)	(Mid-July 2025)	(Mid-September 2025)	(Mid-October 2025)
1	Payment System Operators (PSO)*	9	9	9	9	8
2	Payment Service Providers (PSP)*	26	26	23	22	21
3	PSP Agents[a]	17,563	17,675	427,787	439,175	440,850
4	Wallet[b]	23,461,107	24,596,090	26,765,660	27,167,826	26,488,671
5	ATM Machines (Terminals)	5,193	5,220	5,263	5,292	5,282
6	Debit Cards	12,893,528	13,161,459	13,665,792	13,763,539	13,810,187
7	Credit Cards	289,239	296,864	318,428	321,343	322,941
8	Prepaid Cards**	181,724	202,934	250,695	257,684	261,850
9	Mobile Banking	24,648,846	25,524,189	27,741,284	28,240,106	28,418,891
10	Internet Banking	1,919,322	2,026,524	2,219,341	2,278,262	2,300,265
11	Branch Less Banking Centers	1,129	1,100	822	807	806
12	RTGS Participants	44	44	44	44	44
13	connectIPS Users	1,276,886	1,327,467	1,441,471	1,472,030	1,481,388
14	ECC Members	54	54	54	54	54
15	IPS Members	132	132	139	143	146

* 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)				
		2081 Asar	2081 Asoj	2082 Asar	2082 Bhadau	2082 Asoj	2081 Asar	2081 Asoj	2082 Asar	2082 Bhadau	2082 Asoj
		(Mid Jun 2024-Mid Jul 2024)	(Mid Sep 2024-Mid Oct 2024)	(Mid Jun 2025-Mid Jul 2025)	(Mid Jul 2025-Mid Aug 2025)	(Mid Sep 2025-Mid Oct 2025)	(Mid Jun 2024-Mid Jul 2024)	(Mid Sep 2024-Mid Oct 2024)	(Mid Jun 2025-Mid Jul 2025)	(Mid Jul 2025-Mid Aug 2025)	(Mid Sep 2025-Mid Oct 2025)
1	RTGS	81,605	64,407	91,581	65,267	65,571	6,451,161	4,681,272	9,210,905	8,187,257	14,792,709
2	ATM-Cash Withdrawal	11,216,030	11,999,048	11,078,861	10,259,483	10,224,925	91,261	103,915	93,111	85,017	98,479
3	ECC	1,292,363	999,267	1,478,268	941,271	981,731	672,755	490,115	787,117	464,808	500,893
4	IPS	5,150,393	4,273,208	5,441,164	2,017,873	4,243,794	359,991	277,971	468,240	219,956	302,696
5	Faster Payment Systems	13,051,828	13,571,044	17,985,607	16,392,010	17,915,747	419,226	405,629	562,699	443,686	507,935
6	Debit Cards	12,040,786	12,889,052	11,971,300	10,808,618	10,811,448	95,260	108,329	97,633	87,327	101,206
7	Credit Cards	282,728	275,474	287,985	258,867	281,885	2,073	1,930	2,222	1,900	2,169
8	Prepaid Cards**	107,663	132,104	152,769	157,717	163,089	769	930	1,328	1,615	1,303
9	Internet Banking	351,301	355,939	564,047	527,156	656,578	17,738	17,267	25,335	19,817	21,901
10	Mobile Banking	45,669,301	44,048,146	65,500,157	62,589,264	64,352,265	373,978	401,241	530,285	468,154	548,515
11	Branchless Banking	75,501	75,148	82,400	63,703	77,845	1,649	1,512	1,813	1,461	1,724
12	Wallet	32,105,917	28,925,434	40,190,678	37,902,235	37,240,447	38,147	40,548	48,441	43,340	46,954
13	QR-Based Payments	20,825,615	20,497,044	40,236,413	41,087,808	37,356,467	61,737	70,428	113,196	101,239	121,777
14	Point of Sales (POS)	1,068,417	1,144,819	1,136,419	780,418	835,310	5,925	6,418	6,604	4,248	4,913
15	E-Commerce***	145,977	151,941	196,326	185,301	196,187	913	854	1,466	1,578	1,286
16	Cross Border QR Acquiring		43,906	155,304	135,392	108,710		139	447	376	317
17	Other Retail Payments	6,859,731	7,172,053	11,074,300	8,833,470	9,257,624	465,121	445,366	704,935	429,518	570,797

*** Online payment using cards

C. E-Money Balance

1	Balance as of Asoj End	10,367	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.

b. Data Adjusted