Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Baisakh, 2082 (Mid-May 2025)

A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2080 Asar (Mid-July 2023)	2081 Baisakh (Mid-May 2024)	2081 Asar (Mid-July 2024)	2081 Chaitra (Mid-April 2025)	2082 Baisakh (Mid-May 2025)
1	Payment System Operators (PSO) *	10	10	9	9	9
2	Payment Service Providers (PSP) *	27	26	26	25	25
3	PSP Agents[a]	14,123	16,525	17,563	422,316	424,978
4	Wallet	18,941,793	22,615,122	23,461,107	26,307,110	26,734,011
5	ATM Machines (Terminals)	4,855	5,163	5,193	5,262	5,266
6	Debit Cards	12,245,485	12,789,656	12,893,528	13,589,225	13,531,550
7	Credit Cards	283,772	286,253	289,239	313,223	306,793
8	Prepaid Cards**	139,777	171,418	181,724	237,107	240,587
9	Mobile Banking	21,363,989	23,797,680	24,648,846	27,012,002	27,263,391
10	Internet Banking	1,856,195	1,938,888	1,919,322	2,173,746	2,423,038
11	Branch Less Banking Centers	1,319	1,170	1,129	974	951
12	RTGS Participants	44	44	44	44	44
13	connectIPS Users	1,108,436	1,251,440	1,276,886	1,403,504	1,414,686
14	ECC Members	53	54	54	54	54
15	IPS Members	115	126	132	137	137

* 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 (Mid Jun 2023-Mid Jul 2023)	2081 Baisakh (Mid Apr 2024-Mid May 2024)	2081 Asar (Mid Jun 2024-Mid Jul 2024)	2081 Chaitra (Mid Mar 2025-Mid Apr 2025)	2082 Baisakh (Mid Apr 2025-Mid May 2025)	2080 Asar (Mid Jun 2023-Mid Jul 2023)	2081 Baisakh (Mid Apr 2024-Mid May 2024)	2081 Asar (Mid Jun 2024-Mid Jul 2024)	2081 Chaitra (Mid Mar 2025-Mid Apr 2025)	2082 Baisakh (Mid Apr 2025-Mid May 2025)
1	RTGS	76,307	70,692	81,605	76,318	71,526	2,983,930	3,579,782	6,451,161	4,704,595	6,108,824
2	ATM-Cash Withdrawal	11,042,117	11,465,373	11,216,030	11,097,969	11,309,115	86,964	93,404	91,261	93,845	95,987
3	ECC	1,336,586	1,027,048	1,292,363	1,107,919	1,087,454	718,755	492,516	672,755	549,557	520,338
4	IPS	1,808,046	3,404,756	5,150,393	3,341,871	2,504,002	323,816	238,113	359,991	265,410	244,389
5	Faster Payment Systems	9,783,842	12,109,894	13,051,828	15,762,416	15,764,151	321,519	366,775	419,226	470,648	472,664
6	Debit Cards	11,838,532	12,264,152	12,040,786	11,923,886	12,271,523	90,541	97,128	95,260	98,036	101,415
7	Credit Cards	262,057	282,790	282,728	277,625	288,839	1,830	1,899	2,073	2,046	2,050
8	Prepaid Cards**	73,017	101,598	107,663	141,752	134,528	447	656	769	994	998
9	Internet Banking	315,202	307,316	351,301	435,619	456,350	15,502	14,679	17,738	19,345	20,655
10	Mobile Banking	28,903,872	42,444,517	45,669,301	56,191,717	57,371,215	233,446	336,058	373,978	450,453	456,954
11	Branchless Banking	73,215	88,047	75,501	71,582	85,758	1,433	1,809	1,649	1,611	1,868
12	Wallet	20,822,861	27,856,329	32,105,917	36,608,865	37,664,426	20,326	28,439	38,147	43,916	44,872
13	QR-Based Payments	9,766,216	17,639,565	20,825,615	31,327,512	33,756,696	30,148	52,757	61,737	90,880	96,232
14	Point of Sales (POS)	1,035,206	1,045,993	1,068,417	1,056,472	1,204,640	5,244	5,524	5,925	6,058	7,255
15	E-Commerce***	94,509	135,972	145,977	187,505	180,273	605	752	913	1,168	1,218
16	Cross Border QR Acquiring				101,283	116,129				252	297

*** Online payment using cards

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.