

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

A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2081 Asar	2081 Bhadau	2082 Asar	2082 Saun	2082 Bhadau
		(Mid-July 2024)	(Mid-September 2024)	(Mid-July 2025)	(Mid-August 2025)	(Mid-September 2025)
1	Payment System Operators (PSO) *	9	9	9	9	9
2	Payment Service Providers (PSP) *	26	26	23	22	22
3	PSP Agents ^a	17,563	17,521	427,787	436,699	439,175
4	Wallet	23,461,107	24,264,481	26,765,660	24,439,439	24,684,836
5	ATM Machines (Terminals)	5,193	5,205	5,263	5,264	5,292
6	Debit Cards	12,893,528	13,097,125	13,665,792	13,661,821	13,763,539
7	Credit Cards	289,239	293,618	318,428	318,637	321,343
8	Prepaid Cards**	181,724	196,716	250,695	256,161	257,684
9	Mobile Banking	24,648,846	25,207,122	27,741,284	27,988,708	28,240,106
10	Internet Banking	1,919,322	1,986,817	2,219,341	2,250,772	2,278,262
11	Branch Less Banking Centers	1,129	1,109	822	816	807
12	RTGS Participants	44	44	44	44	44
13	connectIPS Users	1,276,886	1,315,148	1,441,471	1,460,804	1,472,030
14	ECC Members	54	54	54	54	54
15	IPS Members	132	132	139	142	143

* Other than BFI

** 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 Bhadau	2082 Asar	2082 Saun	2082 Bhadau	2081 Asar	2081 Bhadau	2082 Asar	2082 Saun	2082 Bhadau
		(Mid Jun 2024-Mid Jul 2024)	(Mid Aug 2024-Mid Sep 2024)	(Mid Jun 2025-Mid Jul 2025)	(Mid Jul 2025-Mid Aug 2025)	(Mid Aug 2025-Mid Sep 2025)	(Mid Jun 2024-Mid Jul 2024)	(Mid Aug 2024-Mid Sep 2024)	(Mid Jun 2025-Mid Jul 2025)	(Mid Jul 2025-Mid Aug 2025)	(Mid Aug 2025-Mid Sep 2025)
1	RTGS	81,605	67,105	91,581	68,912	65,267	6,451,161	6,412,445	9,210,905	9,313,058	8,187,257
2	ATM-Cash Withdrawal	11,216,030	11,279,117	11,078,861	10,341,193	10,259,483	91,261	87,611	93,111	83,206	85,017
3	ECC	1,292,363	958,665	1,478,268	948,806	941,271	672,755	471,842	787,117	529,659	464,808
4	IPS	5,150,393	1,283,243	5,441,164	1,161,177	2,017,873	359,991	204,571	468,240	198,053	219,956
5	Faster Payment Systems	13,051,828	13,245,208	17,985,607	16,888,706	16,392,010	419,226	399,340	562,699	467,480	443,686
6	Debit Cards	12,040,786	12,130,640	11,971,300	10,960,119	10,808,618	95,260	91,635	97,633	85,834	87,327
7	Credit Cards	282,728	285,042	287,985	297,868	258,867	2,073	1,963	2,222	2,148	1,900
8	Prepaid Cards**	107,663	134,775	152,769	159,159	157,717	769	1,325	1,328	1,477	1,615
9	Internet Banking	351,301	373,051	564,047	558,326	527,156	17,738	19,949	25,335	22,774	19,817
10	Mobile Banking	45,669,301	43,149,869	65,500,157	63,174,594	62,589,264	373,978	364,277	530,285	474,944	468,154
11	Branchless Banking	75,501	63,765	82,400	81,793	63,703	1,649	1,446	1,813	1,691	1,461
12	Wallet	32,105,917	29,133,148	40,190,678	39,688,203	37,902,235	38,147	40,340	48,441	45,449	43,340
13	QR-Based Payments	20,825,615	21,575,152	40,236,413	40,928,768	41,087,808	61,737	61,395	113,196	100,675	101,239
14	Point of Sales (POS)	1,068,417	1,112,900	1,136,419	1,150,156	780,418	5,925	6,080	6,604	6,735	4,248
15	E-Commerce***	145,977	157,573	196,326	214,812	185,301	913	1,230	1,466	1,663	1,578
16	Cross Border QR Acquiring			155,304	133,107	135,392			447	373	376
17	Other Retail Payments	6,859,731	6,393,899	11,074,300	8,502,845	8,833,470	465,121	344,794	704,935	394,597	429,518

*** 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.

"Other Retail Payments" incorporates digital transactions processed via National Payment Interface and Corporate Pay.