

**Nepal Rastra Bank**  
**Payment Systems Department**  
**Monthly Payment Systems Indicators: Chaitra, 2082 (Mid-April 2026)**

**A. Access on Payment Systems**

S.N.	Particulars	Numbers				
		2081 Asar	2081 Chaitra	2082 Asar	2082 Falgun	2082 Chaitra
		(Mid-July 2024)	(Mid-April 2025)	(Mid-July 2025)	(Mid-March 2026)	(Mid-April 2026)
1	Payment System Operators (PSO)*	9	9	9	8	8
2	Payment Service Providers (PSP)*	26	25	23	21	21
3	PSP Agents <sup>9</sup>	17,563	422,316	427,787	420,772	401,498
4	Wallet	23,461,107	26,307,110	26,765,660	27,724,749	28,305,207
	ATM Machines (Terminals)	5,193	5,262	5,263	5,262	5,174
6	Debit Cards	12,893,528	13,589,225	13,665,792	14,205,590	13,841,045
7	Credit Cards	289,239	313,223	318,428	331,532	329,678
8	Prepaid Cards**	181,724	237,107	250,695	279,201	279,997
9	Mobile Banking	24,648,846	27,012,002	27,741,284	29,463,539	29,775,555
10	Internet Banking	1,919,322	2,173,746	2,219,341	2,374,590	2,403,775
11	Branch Less Banking Centers	1,129	974	822	747	746
12	RTGS Participants	44	44	44	45	45
13	connectIPS Users	1,276,886	1,403,504	1,441,471	1,540,297	1,554,561
14	ECC Members	54	54	54	54	54
15	IPS Members	132	137	139	159	159

\* 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 Chaitra	2082 Asar	2082 Falgun	2082 Chaitra	2081 Asar	2081 Chaitra	2082 Asar	2082 Falgun	2082 Chaitra
		(Mid Jun 2024-Mid Jul 2024)	(Mid Mar 2025-Mid Apr 2025)	(Mid Jun 2025-Mid Jul 2025)	(Mid Feb 2026-Mid Mar 2026)	(Mid Mar 2026-Mid Apr 2026)	(Mid Jun 2024-Mid Jul 2024)	(Mid Mar 2025-Mid Apr 2025)	(Mid Jun 2025-Mid Jul 2025)	(Mid Feb 2026-Mid Mar 2026)	(Mid Mar 2026-Mid Apr 2026)
1	RTGS	81,605	76,318	91,581	60,418	80,990	6,451,161	4,704,595	9,210,905	5,315,394	6,846,188
2	ATM-Cash Withdrawal	11,216,030	11,097,969	11,078,861	9,312,765	9,835,975	91,261	93,845	93,111	73,564	77,749
3	ECC	1,292,363	1,107,919	1,478,268	894,547	1,208,403	672,755	549,557	787,117	453,243	640,677
4	IPS	5,150,393	3,341,871	5,441,164	2,173,326	3,337,230	359,991	265,410	468,240	244,452	350,397
5	Faster Payment Systems	13,051,828	15,762,416	17,985,607	18,247,488	20,073,879	419,226	470,648	562,699	513,011	614,614
6	Debit Cards	12,040,786	11,923,886	11,971,300	9,812,163	10,344,504	95,260	98,036	97,633	75,734	80,095
7	Credit Cards	282,728	277,625	287,985	258,989	324,533	2,073	2,046	2,222	1,900	2,229
8	Prepaid Cards**	107,663	141,752	152,769	119,448	125,594	769	994	1,328	753	808
9	Internet Banking	351,301	435,619	564,047	560,261	629,323	17,738	19,345	25,335	22,211	27,452
10	Mobile Banking	45,669,301	56,191,717	65,500,157	62,540,294	74,466,884	373,978	450,453	530,285	540,763	618,716
11	Branchless Banking	75,501	71,582	82,400	57,074	66,528	1,649	1,611	1,813	1,375	1,579
12	Wallet	32,105,917	36,608,865	40,190,678	44,920,342	46,569,144	38,147	43,916	48,441	48,435	52,031
13	QR-Based Payments	20,825,615	31,327,512	40,236,413	49,027,228	54,643,660	61,737	90,880	113,196	125,915	153,476
14	Point of Sales (POS)	1,068,417	1,056,472	1,136,419	679,747	710,025	5,925	6,058	6,604	3,763	3,974
15	E-Commerce***	145,977	187,505	196,326	198,088	248,631	913	1,168	1,466	1,061	1,410
16	Cross Border QR Acquiring		101,283	155,304	204,606	282,844		252	447	550	714
17	Other Retail Payments	6,859,731	7,990,308	11,074,300	9,376,514	11,404,546	465,121	468,900	704,935	504,696	713,401

\*\*\* Online payment using cards

**C. E-Money Balance**

1	Balance as of Chaitra End	12,851	NPR (In Millions)
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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.