

Nepal Rastra Bank
Payment Systems Department
Monthly Payment Systems Indicators: Falgun, 2082 (Mid-March 2026)

A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2081 Asar	2081 Falgun	2082 Asar	2082 Magh	2082 Falgun
		(Mid-July 2024)	(Mid-March 2025)	(Mid-July 2025)	(Mid-February 2026)	(Mid-March 2026)
1	Payment System Operators (PSO)*	9	9	9	8	8
2	Payment Service Providers (PSP)*	26	25	23	21	21
3	PSP Agents ^o	17,563	423,869	427,787	448,110	420,772
4	Wallet	23,461,107	25,987,098	26,765,660	27,435,203	27,724,749
5	ATM Machines (Terminals)	5,193	5,242	5,263	5,273	5,262
6	Debit Cards	12,893,528	13,480,427	13,665,792	14,146,345	14,205,590
7	Credit Cards	289,239	309,289	318,428	330,026	331,532
8	Prepaid Cards**	181,724	232,340	250,695	277,377	279,201
9	Mobile Banking	24,648,846	26,757,194	27,741,284	29,273,986	29,463,539
10	Internet Banking	1,919,322	2,141,423	2,219,341	2,342,813	2,374,590
11	Branch Less Banking Centers	1,129	1,006	822	777	747
12	RTGS Participants	44	44	44	45	45
13	connectIPS Users	1,276,886	1,390,595	1,441,471	1,529,843	1,540,297
14	ECC Members	54	54	54	54	54
15	IPS Members	132	137	139	157	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 Falgun	2082 Asar	2082 Magh	2082 Falgun	2081 Asar	2081 Falgun	2082 Asar	2082 Magh	2082 Falgun
		(Mid Jun 2024-Mid Jul 2024)	(Mid Feb 2025-Mid Mar 2025)	(Mid Jun 2025-Mid Jul 2025)	(Mid Jan 2026-Mid Feb 2026)	(Mid Feb 2026-Mid Mar 2026)	(Mid Jun 2024-Mid Jul 2024)	(Mid Feb 2025-Mid Mar 2025)	(Mid Jun 2025-Mid Jul 2025)	(Mid Jan 2026-Mid Feb 2026)	(Mid Feb 2026-Mid Mar 2026)
1	RTGS	81,605	66,146	91,581	70,624	60,418	6,451,161	4,459,381	9,210,905	7,693,617	5,315,394
2	ATM-Cash Withdrawal	11,216,030	10,288,695	11,078,861	9,289,149	9,312,765	91,261	87,577	93,111	73,070	73,564
3	ECC	1,292,363	978,609	1,478,268	1,053,239	894,547	672,755	465,104	787,117	531,585	453,243
4	IPS	5,150,393	1,869,973	5,441,164	4,244,041	2,173,326	359,991	218,286	468,240	263,845	244,452
5	Faster Payment Systems	13,051,828	14,570,625	17,985,607	18,142,739	18,247,488	419,226	434,371	562,699	535,921	513,011
6	Debit Cards	12,040,786	11,050,499	11,971,300	9,813,718	9,812,163	95,260	91,401	97,633	75,599	75,734
7	Credit Cards	282,728	253,273	287,985	249,877	258,989	2,073	1,831	2,222	1,995	1,900
8	Prepaid Cards**	107,663	128,987	152,769	136,157	119,448	769	859	1,328	1,187	753
9	Internet Banking	351,301	410,724	564,047	569,227	560,261	17,738	18,260	25,335	23,927	22,211
10	Mobile Banking	45,669,301	51,232,748	65,500,157	67,355,068	62,540,294	373,978	415,785	530,285	558,499	540,763
11	Branchless Banking	75,501	70,138	82,400	76,952	57,074	1,649	1,603	1,813	1,676	1,375
12	Wallet	32,105,917	33,554,239	40,190,678	43,118,788	44,920,342	38,147	41,739	48,441	48,728	48,435
13	QR-Based Payments	20,825,615	27,022,715	40,236,413	46,234,541	49,027,228	61,737	80,194	113,196	125,212	125,915
14	Point of Sales (POS)	1,068,417	976,241	1,136,419	700,024	679,747	5,925	5,636	6,604	4,137	3,763
15	E-Commerce***	145,977	166,503	196,326	210,579	198,088	913	875	1,466	1,575	1,061
16	Cross Border QR Acquiring		81,179	155,304	203,528	204,606		205	447	526	550
17	Other Retail Payments	6,859,731	7,071,243	11,074,300	9,665,764	9,376,514	465,121	410,196	704,935	547,342	504,696

*** Online payment using cards

C. E-Money Balance

1	Balance as of Falgun End	12,757	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.