Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Jeth, 2082 (Mid-Jun 2025)

A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2080 Asar (Mid-July 2023)	2081 Jeth (Mid-Jun 2024)	2081 Asar (Mid-July 2024)	2081 Baisakh (Mid-May 2025)	2082 Jeth (Mid-Jun 2025)
1	Payment System Operators (PSO) *	10	9	9	9	9
2	Payment Service Providers (PSP) *	27	26	26	25	25
3	PSP Agents[a]	14,123	17,463	17,563	424,978	424,525
4	Wallet	18,941,793	23,038,240	23,461,107	26,734,011	27,064,769
5	ATM Machines (Terminals)	4,855	5,182	5,193	5,266	5,265
6	Debit Cards	12,245,485	12,927,850	12,893,528	13,531,550	13,592,014
7	Credit Cards	283,772	287,522	289,239	306,793	314,453
8	Prepaid Cards**	139,777	175,597	181,724	240,587	246,973
9	Mobile Banking	21,363,989	24,363,776	24,648,846	27,263,391	27,464,996
10	Internet Banking	1,856,195	1,945,736	1,919,322	2,423,038	2,665,143
11	Branch Less Banking Centers	1,319	1,148	1,129	951	880
12	RTGS Participants	44	44	44	44	44
13	connectIPS Users	1,108,436	1,262,797	1,276,886	1,414,686	1,426,579
14	ECC Members	53	54	54	54	54
15	IPS Members	115	125	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 Jeth (Mid May 2024-Mid Jun 2024)	2081 Asar (Mid Jun 2024-Mid Jul 2024)	2081 Baisakh (Mid Apr 2025-Mid May 2025)	2082 Jeth (Mid May 2025-Mid Jun 2025)	2080 Asar (Mid Jun 2023-Mid Jul 2023)	2081 Jeth (Mid May 2024-Mid Jun 2024)	2081 Asar (Mid Jun 2024-Mid Jul 2024)	2081 Baisakh (Mid Apr 2025-Mid May 2025)	2082 Jeth (Mid May 2025-Mid Jun 2025)
1	RTGS	76,307	75,782	81,605	71,526	71,099	2,983,930	3,461,536	6,451,161	6,108,824	6,249,747
2	ATM-Cash Withdrawal	11,042,117	11,467,984	11,216,030	11,309,115	10,554,290	86,964	91,009	91,261	95,987	87,578
3	ECC	1,336,586	1,122,289	1,292,363	1,087,454	1,114,552	718,755	524,098	672,755	520,338	547,056
4	IPS	1,808,046	1,329,060	5,150,393	2,504,002	1,265,606	323,816	218,973	359,991	244,389	257,854
5	Faster Payment Systems	9,783,842	12,522,132	13,051,828	15,764,151	15,794,223	321,519	390,269	419,226	472,664	469,019
6	Debit Cards	11,838,532	12,276,802	12,040,786	12,271,523	11,403,507	90,541	94,783	95,260	101,415	91,671
7	Credit Cards	262,057	288,507	282,728	288,839	287,084	1,830	2,035	2,073	2,050	2,020
8	Prepaid Cards**	73,017	104,280	107,663	134,528	151,061	447	702	769	998	1,020
9	Internet Banking	315,202	330,414	351,301	456,350	482,224	15,502	16,311	17,738	20,655	20,639
10	Mobile Banking	28,903,872	44,372,031	45,669,301	57,371,215	57,777,843	233,446	351,287	373,978	456,954	452,287
11	Branchless Banking	73,215	75,632	75,501	85,758	67,855	1,433	1,734	1,649	1,868	1,565
12	Wallet	20,822,861	32,514,968	32,105,917	37,664,426	37,822,921	20,326	29,354	38,147	44,872	42,886
13	QR-Based Payments	9,766,216	19,820,220	20,825,615	33,756,696	35,146,038	30,148	53,881	61,737	96,232	93,475
14	Point of Sales (POS)	1,035,206	1,058,154	1,068,417	1,087,761	1,086,728	5,244	5,633	5,925	6,108	5,878
15	E-Commerce***	94,509	142,365	145,977	180,273	199,334	605	874	913	1,218	1,252
16	Cross Border QR Acquiring				116,129	150,228				297	403

*** 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.