# Nepal Rastra Bank

## Payment Systems Department

Monthly Payment Systems Indicators: Kartik, 2082 (Mid-November 2025)

**A. Access on Payment Systems**

| S.N. | Particulars | Numbers | | | | |
|---|---|---|---|---|---|---|
| | | 2081 Asar (Mid-July 2024) | 2081 Kartik (Mid-November 2024) | 2082 Asar (Mid-July 2025) | 2082 Asoj (Mid-October 2025) | 2082 Kartik (Mid-November 2025) |
| 1 | Payment System Operators (PSO)* | 9 | 9 | 9 | 8 | 8 |
| 2 | Payment Service Providers (PSP)* | 26 | 26 | 23 | 21 | 21 |
| 3 | PSP Agents[a] | 17,563 | 17,406 | 427,787 | 440,850 | 438,939 |
| 4 | Wallet | 23,461,107 | 24,901,766 | 26,765,660 | 26,488,671 | 26,608,347 |
| 5 | ATM Machines (Terminals) | 5,193 | 5,224 | 5,263 | 5,282 | 5,268 |
| 6 | Debit Cards | 12,893,528 | 13,245,840 | 13,665,792 | 13,810,187 | 13,849,322 |
| 7 | Credit Cards | 289,239 | 299,153 | 318,428 | 322,941 | 318,079 |
| 8 | Prepaid Cards** | 181,724 | 206,786 | 250,695 | 261,850 | 264,471 |
| 9 | Mobile Banking | 24,648,846 | 25,758,242 | 27,741,284 | 28,418,891 | 28,601,488 |
| 10 | Internet Banking | 1,919,322 | 2,057,438 | 2,219,341 | 2,300,265 | 2,326,198 |
| 11 | Branch Less Banking Centers | 1,129 | 1,089 | 822 | 806 | 800 |
| 12 | RTGS Participants | 44 | 44 | 44 | 44 | 45 |
| 13 | connectIPS Users | 1,276,886 | 1,339,021 | 1,441,471 | 1,481,388 | 1,490,117 |
| 14 | ECC Members | 54 | 54 | 54 | 54 | 54 |
| 15 | IPS Members | 132 | 133 | 139 | 146 | 147 |

* 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 (Mid Jun 2024-Mid Jul 2024) | 2081 Kartik (Mid Oct 2024-Mid Nov 2024) | 2082 Asar (Mid Jun 2025-Mid Jul 2025) | 2082 Asoj (Mid Jul 2025-Mid Aug 2025) | 2082 Kartik (Mid Oct 2025-Mid Nov 2025) | 2081 Asar (Mid Jun 2024-Mid Jul 2024) | 2081 Kartik (Mid Oct 2024-Mid Nov 2024) | 2082 Asar (Mid Jun 2025-Mid Jul 2025) | 2082 Asoj (Mid Jul 2025-Mid Aug 2025) | 2082 Kartik (Mid Oct 2025-Mid Nov 2025) |
| 1 | RTGS | 81,605 | 59,304 | 91,581 | 65,571 | 57,018 | 6,451,161 | 7,819,869 | 9,210,905 | 14,792,709 | 14,646,341 |
| 2 | ATM-Cash Withdrawal | 11,216,030 | 10,149,800 | 11,078,861 | 10,224,925 | 9,413,274 | 91,261 | 90,566 | 93,111 | 98,479 | 76,717 |
| 3 | ECC | 1,292,363 | 829,175 | 1,478,268 | 981,731 | 800,931 | 672,755 | 439,985 | 787,117 | 500,893 | 426,223 |
| 4 | IPS | 5,150,393 | 1,649,010 | 5,441,164 | 4,243,794 | 1,657,503 | 359,991 | 163,321 | 468,240 | 302,696 | 203,631 |
| 5 | Faster Payment Systems | 13,051,828 | 12,276,222 | 17,985,607 | 17,915,747 | 15,868,888 | 419,226 | 371,726 | 562,699 | 507,935 | 430,413 |
| 6 | Debit Cards | 12,040,786 | 10,938,265 | 11,971,300 | 10,811,448 | 9,923,018 | 95,260 | 94,576 | 97,633 | 101,206 | 79,052 |
| 7 | Credit Cards | 282,728 | 276,174 | 287,985 | 281,885 | 260,750 | 2,073 | 2,018 | 2,222 | 2,169 | 1,862 |
| 8 | Prepaid Cards** | 107,663 | 120,299 | 152,769 | 163,089 | 135,721 | 769 | 804 | 1,328 | 1,303 | 893 |
| 9 | Internet Banking | 351,301 | 343,040 | 564,047 | 656,578 | 472,475 | 17,738 | 16,376 | 25,335 | 21,901 | 17,875 |
| 10 | Mobile Banking | 45,669,301 | 43,982,284 | 65,500,157 | 64,352,265 | 58,875,367 | 373,978 | 374,665 | 530,285 | 548,515 | 446,186 |
| 11 | Branchless Banking | 75,501 | 67,886 | 82,400 | 77,845 | 59,096 | 1,649 | 1,380 | 1,813 | 1,724 | 1,329 |
| 12 | Wallet | 32,105,917 | 28,500,746 | 40,190,678 | 37,240,447 | 37,852,538 | 38,147 | 37,317 | 48,441 | 46,954 | 43,816 |
| 13 | QR-Based Payments | 20,825,615 | 19,311,445 | 40,236,413 | 37,356,467 | 36,492,296 | 61,737 | 66,871 | 113,196 | 121,777 | 105,472 |
| 14 | Point of Sales (POS) | 1,068,417 | 1,025,058 | 1,136,419 | 835,310 | 722,394 | 5,925 | 5,929 | 6,604 | 4,913 | 4,082 |
| 15 | E-Commerce*** | 145,977 | 159,070 | 196,326 | 196,187 | 183,821 | 913 | 901 | 1,466 | 1,286 | 1,008 |
| 16 | Cross Border QR Acquiring | | 50,455 | 155,304 | 108,710 | 141,454 | | 156 | 447 | 317 | 383 |
| 17 | Other Retail Payments | 6,859,731 | 5,729,521 | 11,074,300 | 9,257,624 | 7,652,192 | 465,121 | 317,835 | 704,935 | 570,797 | 396,716 |

*** Online payment using cards

**C. E-Money Balance**

| | | | |
|---|---|---|---|
| 1 | Balance as of Kartik End | 10,681 | NPR (In Millions) |

**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.**

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