

**Nepal Rastra Bank**  
**Payment Systems Department**  
Monthly Payment Systems Indicators: Mangsir, 2082 (Mid-December 2025)

**A. Access on Payment Systems**

| S.N. | Particulars                      | Numbers         |                     |                 |                     |                     |
|------|----------------------------------|-----------------|---------------------|-----------------|---------------------|---------------------|
|      |                                  | 2081 Asar       | 2081 Mangsir        | 2082 Asar       | 2082 Kartik         | 2082 Mangsir        |
|      |                                  | (Mid-July 2024) | (Mid-December 2024) | (Mid-July 2025) | (Mid-November 2025) | (Mid-December 2025) |
| 1    | Payment System Operators (PSO)*  | 9               | 9                   | 9               | 8                   | 8                   |
| 2    | Payment Service Providers (PSP)* | 26              | 26                  | 23              | 21                  | 21                  |
| 3    | PSP Agents <sup>a</sup>          | 17,563          | 17,503              | 427,787         | 438,939             | 442,224             |
| 4    | Wallet                           | 23,461,107      | 25,662,090          | 26,765,660      | 26,608,347          | 26,824,108          |
| 5    | ATM Machines (Terminals)         | 5,193           | 5,227               | 5,263           | 5,268               | 5,274               |
| 6    | Debit Cards                      | 12,893,528      | 13,218,192          | 13,665,792      | 13,849,322          | 13,931,403          |
| 7    | Credit Cards                     | 289,239         | 300,496             | 318,428         | 318,079             | 321,935             |
| 8    | Prepaid Cards**                  | 181,724         | 214,213             | 250,695         | 264,471             | 268,846             |
| 9    | Mobile Banking                   | 24,648,846      | 26,034,354          | 27,741,284      | 28,601,488          | 28,874,946          |
| 10   | Internet Banking                 | 1,919,322       | 2,088,831           | 2,219,341       | 2,326,198           | 2,307,489           |
| 11   | Branch Less Banking Centers      | 1,129           | 1,071               | 822             | 800                 | 788                 |
| 12   | RTGS Participants                | 44              | 44                  | 44              | 45                  | 45                  |
| 13   | connectIPS Users                 | 1,276,886       | 1,350,769           | 1,441,471       | 1,490,117           | 1,501,426           |
| 14   | ECC Members                      | 54              | 54                  | 54              | 54                  | 54                  |
| 15   | IPS Members                      | 132             | 134                 | 139             | 147                 | 155                 |

\* 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 Mangsir                | 2082 Asar                   | 2082 Kartik                 | 2082 Mangsir                | 2081 Asar                     | 2081 Mangsir                | 2082 Asar                   | 2082 Kartik                 | 2082 Mangsir                |
|      |                           | (Mid Jun 2024-Mid Jul 2024) | (Mid Nov 2024-Mid Dec 2024) | (Mid Jun 2025-Mid Jul 2025) | (Mid Oct 2025-Mid Nov 2025) | (Mid Nov 2025-Mid Dec 2025) | (Mid Jun 2024-Mid Jul 2024)   | (Mid Nov 2024-Mid Dec 2024) | (Mid Jun 2025-Mid Jul 2025) | (Mid Oct 2025-Mid Nov 2025) | (Mid Nov 2025-Mid Dec 2025) |
| 1    | RTGS                      | 81,605                      | 63,509                      | 91,581                      | 57,018                      | 68,153                      | 6,451,161                     | 5,294,271                   | 9,210,905                   | 14,646,341                  | 13,098,947                  |
| 2    | ATM-Cash Withdrawal       | 11,216,030                  | 10,221,049                  | 11,078,861                  | 9,413,274                   | 9,504,229                   | 91,261                        | 86,649                      | 93,111                      | 76,717                      | 74,827                      |
| 3    | ECC                       | 1,292,363                   | 955,201                     | 1,478,268                   | 800,931                     | 1,016,590                   | 672,755                       | 459,745                     | 787,117                     | 426,223                     | 505,576                     |
| 4    | IPS                       | 5,150,393                   | 1,344,822                   | 5,441,164                   | 1,657,503                   | 2,034,050                   | 359,991                       | 189,785                     | 468,240                     | 203,631                     | 235,422                     |
| 5    | Faster Payment Systems    | 13,051,828                  | 12,894,612                  | 17,985,607                  | 15,868,888                  | 16,960,873                  | 419,226                       | 405,039                     | 562,699                     | 430,413                     | 489,329                     |
| 6    | Debit Cards               | 12,040,786                  | 11,036,656                  | 11,971,300                  | 9,923,018                   | 10,005,091                  | 95,260                        | 90,780                      | 97,633                      | 79,052                      | 77,220                      |
| 7    | Credit Cards              | 282,728                     | 270,366                     | 287,985                     | 260,750                     | 234,408                     | 2,073                         | 1,975                       | 2,222                       | 1,862                       | 1,798                       |
| 8    | Prepaid Cards**           | 107,663                     | 132,531                     | 152,769                     | 135,721                     | 150,602                     | 769                           | 993                         | 1,328                       | 893                         | 1,160                       |
| 9    | Internet Banking          | 351,301                     | 361,374                     | 564,047                     | 472,475                     | 500,752                     | 17,738                        | 17,646                      | 25,335                      | 17,875                      | 20,142                      |
| 10   | Mobile Banking            | 45,669,301                  | 47,446,948                  | 65,500,157                  | 58,875,367                  | 63,124,691                  | 373,978                       | 388,441                     | 530,285                     | 446,186                     | 516,492                     |
| 11   | Branchless Banking        | 75,501                      | 61,767                      | 82,400                      | 59,096                      | 60,451                      | 1,649                         | 1,474                       | 1,813                       | 1,329                       | 1,450                       |
| 12   | Wallet                    | 32,105,917                  | 32,296,076                  | 40,190,678                  | 37,852,538                  | 40,599,265                  | 38,147                        | 40,785                      | 48,441                      | 43,816                      | 46,322                      |
| 13   | QR-Based Payments         | 20,825,615                  | 23,342,684                  | 40,236,413                  | 36,492,296                  | 42,156,224                  | 61,737                        | 72,291                      | 113,196                     | 105,472                     | 117,792                     |
| 14   | Point of Sales (POS)      | 1,068,417                   | 1,039,678                   | 1,136,419                   | 722,394                     | 681,453                     | 5,925                         | 5,979                       | 6,604                       | 4,082                       | 4,055                       |
| 15   | E-Commerce***             | 145,977                     | 177,912                     | 196,326                     | 183,821                     | 204,419                     | 913                           | 1,116                       | 1,466                       | 1,008                       | 1,296                       |
| 16   | Cross Border QR Acquiring |                             | 56,712                      | 155,304                     | 141,454                     | 160,553                     |                               | 193                         | 447                         | 383                         | 424                         |
| 17   | Other Retail Payments     | 6,859,731                   | 6,558,746                   | 11,074,300                  | 7,652,192                   | 8,647,233                   | 465,121                       | 382,080                     | 704,935                     | 396,716                     | 500,322                     |

\*\*\* Online payment using cards

**C. E-Money Balance**

|   |                           |        |                   |
|---|---------------------------|--------|-------------------|
| 1 | Balance as of Mangsir End | 11,110 | NPR (In Millions) |
|---|---------------------------|--------|-------------------|

**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.