

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

**A. Access on Payment Systems**

S.N.	Particulars	Numbers				
		2081 Asar	2081 Pus	2082 Asar	2082 Mangsir	2082 Pus
		(Mid-July 2024)	(Mid-January 2025)	(Mid-July 2025)	(Mid-December 2025)	(Mid-January 2026)
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	17,734	427,787	442,224	447,708
4	Wallet	23,461,107	25,580,184	26,765,660	26,824,108	27,138,965
5	ATM Machines (Terminals)	5,193	5,229	5,263	5,274	5,277
6	Debit Cards	12,893,528	13,363,174	13,665,792	13,931,403	13,997,549
7	Credit Cards	289,239	306,605	318,428	321,935	326,457
8	Prepaid Cards**	181,724	219,697	250,695	268,846	272,279
9	Mobile Banking	24,648,846	26,336,117	27,741,284	28,874,946	29,002,984
10	Internet Banking	1,919,322	2,118,384	2,219,341	2,307,489	2,328,343
11	Branch Less Banking Centers	1,129	1,065	822	788	788
12	RTGS Participants	44	44	44	45	45
13	connectIPS Users	1,276,886	1,364,988	1,441,471	1,501,426	1,515,118
14	ECC Members	54	54	54	54	54
15	IPS Members	132	134	139	155	155

\* Other than BFI's

\*\* 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 Pus	2082 Asar	2082 Mangsir	2082 Pus	2081 Asar	2081 Pus	2082 Asar	2082 Mangsir	2082 Pus
		(Mid Jun 2024-Mid Jul 2024)	(Mid Dec 2024-Mid Jan 2025)	(Mid Jun 2025-Mid Jul 2025)	(Mid Nov 2025-Mid Dec 2025)	(Mid Dec 2025-Mid Jan 2026)	(Mid Jun 2024-Mid Jul 2024)	(Mid Dec 2024-Mid Jan 2025)	(Mid Jun 2025-Mid Jul 2025)	(Mid Nov 2025-Mid Dec 2025)	(Mid Dec 2025-Mid Jan 2026)
1	RTGS	81,605	69,209	91,581	68,153	74,231	6,451,161	5,301,033	9,210,905	13,098,947	11,480,955
2	ATM-Cash Withdrawal	11,216,030	10,377,362	11,078,861	9,504,229	9,798,311	91,261	87,520	93,111	74,827	76,279
3	ECC	1,292,363	1,064,751	1,478,268	1,016,590	1,084,617	672,755	534,968	787,117	505,576	584,358
4	IPS	5,150,393	2,972,998	5,441,164	2,034,050	5,426,591	359,991	231,276	468,240	235,422	284,002
5	Faster Payment Systems	13,051,828	13,409,750	17,985,607	16,960,873	18,443,821	419,226	410,992	562,699	489,329	527,639
6	Debit Cards	12,040,786	11,147,107	11,971,300	10,005,091	10,322,469	95,260	91,459	97,633	77,220	78,745
7	Credit Cards	282,728	269,168	287,985	234,408	265,889	2,073	2,046	2,222	1,798	2,169
8	Prepaid Cards**	107,663	130,154	152,769	150,602	142,918	769	1,200	1,328	1,160	1,290
9	Internet Banking	351,301	378,545	564,047	500,752	559,519	17,738	17,587	25,335	20,142	21,962
10	Mobile Banking	45,669,301	48,988,716	65,500,157	63,124,691	68,256,260	373,978	398,382	530,285	516,492	557,484
11	Branchless Banking	75,501	69,303	82,400	60,451	63,775	1,649	1,550	1,813	1,450	1,499
12	Wallet	32,105,917	32,264,400	40,190,678	40,599,265	43,479,926	38,147	40,560	48,441	46,322	49,576
13	QR-Based Payments	20,825,615	24,517,076	40,236,413	42,156,224	47,336,276	61,737	73,225	113,196	117,792	129,181
14	Point of Sales (POS)	1,068,417	999,938	1,136,419	681,453	726,613	5,925	5,934	6,604	4,055	4,248
15	E-Commerce***	145,977	167,333	196,326	204,419	206,352	913	1,247	1,466	1,296	1,678
16	Cross Border QR Acquiring		89,186	155,304	160,553	267,523		314	447	424	724
17	Other Retail Payments	6,859,731	7,191,989	11,074,300	8,647,233	9,918,994	465,121	425,188	704,935	500,322	579,203

\*\*\* Online payment using cards

**C. E-Money Balance**

1	Balance as of Pus End	11,112	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 cor 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.