

Nepal Rastra Bank
Payment Systems Department
Monthly Payment Systems Indicators: Saun, 2082 (Mid-August 2025)

A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2080 Asar	2081 Asar	2081 Saun	2082 Asar	2082 Saun
		(Mid-July 2023)	(Mid-July 2024)	(Mid-August 2024)	(Mid-July 2025)	(Mid-August 2025)
1	Payment System Operators (PSO) *	10	9	9	9	9
2	Payment Service Providers (PSP) *	27	26	26	23	22
3	PSP Agents ^a	14,123	17,563	17,474	427,787	436,699
4	Wallet ^b	18,941,793	23,461,107	24,257,656	26,765,660	24,439,439
5	ATM Machines (Terminals)	4,855	5,193	5,200	5,263	5,264
6	Debit Cards ^c	12,245,485	12,893,528	12,997,305	13,665,792	13,661,821
7	Credit Cards	283,772	289,239	290,736	318,428	318,637
8	Prepaid Cards**	139,777	181,724	188,609	250,695	256,161
9	Mobile Banking	21,363,989	24,648,846	24,961,165	27,741,284	27,988,708
10	Internet Banking	1,856,195	1,919,322	1,962,827	2,219,341	2,250,772
11	Branch Less Banking Centers	1,319	1,129	1,107	822	816
12	RTGS Participants	44	44	44	44	44
13	connectIPS Users	1,108,436	1,276,886	1,299,076	1,441,471	1,460,804
14	ECC Members	53	54	54	54	54
15	IPS Members	115	132	132	139	142

* Other than BFls

** Also includes card issued by PSPs

B. Usage of Payment Systems

S.N.	Particulars	No. of Transaction					Total Amount (NPR in Million)				
		2080 Asar	2081 Asar	2081 Saun	2082 Asar	2082 Saun	2080 Asar	2081 Asar	2081 Saun	2082 Asar	2082 Saun
		(Mid Jun 2023-Mid Jul 2023)	(Mid Jun 2024-Mid Jul 2024)	(Mid Jul 2024-Mid Aug 2024)	(Mid Jun 2025-Mid Jul 2025)	(Mid Jul 2025-Mid Aug 2025)	(Mid Jun 2023-Mid Jul 2023)	(Mid Jun 2024-Mid Jul 2024)	(Mid Jun 2025-Mid Jul 2025)	(Mid Jul 2025-Mid Aug 2025)	(Mid Jul 2025-Mid Aug 2025)
1	RTGS	76,307	81,605	74,380	91,581	68,912	2,983,930	6,451,161	10,803,022	9,210,905	9,313,058
2	ATM-Cash Withdrawal	11,042,117	11,216,030	11,316,520	11,078,861	10,341,193	86,964	91,261	87,872	93,111	83,206
3	ECC	1,336,586	1,292,363	1,009,975	1,478,268	948,806	718,755	672,755	532,311	787,117	529,659
4	IPS	1,808,046	5,150,393	774,945	5,441,164	1,161,177	323,816	359,991	174,065	468,240	198,053
5	Faster Payment Systems	9,783,842	13,051,828	13,600,503	17,985,607	16,888,706	321,519	419,226	421,428	562,699	467,480
6	Debit Cards	11,838,532	12,040,786	12,173,494	11,971,300	10,960,119	90,541	95,260	91,939	97,633	85,834
7	Credit Cards	262,057	282,728	292,990	287,985	297,868	1,830	2,073	2,064	2,222	2,148
8	Prepaid Cards**	73,017	107,663	113,649	152,769	159,159	447	769	1,049	1,328	1,477
9	Internet Banking	315,202	351,301	409,065	564,047	558,326	15,502	17,738	22,491	25,335	22,774
10	Mobile Banking	28,903,872	45,669,301	47,460,245	65,500,157	63,174,594	233,446	373,978	377,632	530,285	474,944
11	Branchless Banking	73,215	75,501	91,775	82,400	81,793	1,433	1,649	1,885	1,813	1,691
12	Wallet	20,822,861	32,105,917	30,878,940	40,190,678	39,688,203	20,326	38,147	43,698	48,441	45,449
13	QR-Based Payments	9,766,216	20,825,615	22,934,627	40,236,413	40,928,768	30,148	61,737	62,286	113,196	100,675
14	Point of Sales (POS)	1,035,206	1,068,417	1,112,479	1,136,419	1,150,156	5,244	5,925	6,047	6,604	6,735
15	E-Commerce***	94,509	145,977	150,292	196,326	214,812	605	913	1,129	1,466	1,663
16	Cross Border QR Acquiring				155,304	133,107				447	373
17	Other Retail Payments	3,684,529	6,859,731	5,871,897	11,074,300	8,502,845	321,975	465,121	323,039	704,935	394,597

*** Online payment using cards

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 : 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.

Ime Digital Solutions Ltd. and Khalti Pvt. Ltd. merged with each other and started their joint operation from 2082/04/01 under the name IME Khalti Ltd.

b. Due to the merger of Ime Pay and Khalti, users of IME Pay wallet are yet to migrate to Khalti.

c. Damaged Debit Cards have been excluded by the banks.

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