Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Asar, 2083 (Mid-July 2026)

A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2081 Asar (Mid-July 2024)	2082 Jestha (Mid-June 2025)	2082 Asar (Mid-July 2025)	2083 Jestha (Mid-June 2026)	2083 Asar (Mid-July 2026)
1	Payment System Operators (PSO)*	9	9	9	8	8
2	Payment Service Providers (PSP)*	26	25	23	20	19
3	PSP Agents[a]	17,563	424,525	427,787	364,833	345,394
4	Wallet	23,461,107	27,064,769	26,765,660	27,377,291	27,698,918
5	ATM Machines (Terminals)	5,193	5,265	5,263	5,156	5,115
6	Debit Cards	12,893,528	13,592,014	13,665,792	13,987,555	13,713,946
7	Credit Cards	289,239	314,453	318,428	334,613	330,518
8	Prepaid Cards**	181,724	246,973	250,695	287,957	280,951
9	Mobile Banking	24,648,846	27,464,996	27,741,284	30,160,040	30,100,555
10	Internet Banking	1,919,322	2,665,143	2,219,341	2,455,980	2,499,020
11	Branch Less Banking Centers	1,129	880	822	682	681
12	RTGS Participants	44	44	44	45	45
13	connectIPS Users	1,276,886	1,426,579	1,441,471	1,581,524	1,596,490
14	ECC Members	54	54	54	54	54
15	IPS Members	132	137	139	163	165

*** 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)	2082 Jestha (Mid May 2025-Mid Jun 2025)	2082 Asar (Mid Jun 2025-Mid Jul 2025)	2083 Jestha (Mid May 2026-Mid Jun 2026)	2083 Asar (Mid Jun 2026-Mid Jul 2026)	2081 Asar (Mid Jun 2024-Mid Jul 2024)	2082 Jestha (Mid May 2025-Mid Jun 2025)	2082 Asar (Mid Jun 2025-Mid Jul 2025)	2083 Jestha (Mid May 2026-Mid Jun 2026)	2083 Asar (Mid Jun 2026-Mid Jul 2026)
1	RTGS	81,605	71,099	91,581	69,286	68,983	6,451,161	6,249,747	9,210,905	5,840,734	7,690,259
2	ATM-Cash Withdrawal	11,216,030	10,554,290	11,078,861	9,509,631	9,986,538	91,261	87,578	93,111	73,445	78,437
3	ECC	1,292,363	1,114,552	1,478,268	1,121,979	1,565,461	672,755	547,056	787,117	543,714	861,109
4	IPS	5,150,393	1,265,606	5,441,164	1,274,093	5,637,902	359,991	257,854	468,240	283,402	576,655
5	Faster Payment Systems	13,051,828	15,794,223	17,985,607	19,825,633	22,056,246	419,226	469,019	562,699	561,519	683,120
6	Debit Cards	12,040,786	11,403,507	11,971,300	10,072,109	10,555,142	95,260	91,671	97,633	75,655	80,808
7	Credit Cards	282,728	287,084	287,985	338,919	383,295	2,073	2,020	2,222	2,187	2,601
8	Prepaid Cards**	107,663	151,061	152,769	138,064	141,084	769	1,020	1,328	1,054	1,162
9	Internet Banking	351,301	482,224	564,047	633,116	686,859	17,738	20,639	25,335	24,293	31,096
10	Mobile Banking	45,669,301	57,777,843	65,500,157	77,325,886	82,605,104	373,978	452,287	530,285	597,755	696,938
11	Branchless Banking	75,501	67,855	82,400	60,763	71,869	1,649	1,565	1,813	1,453	1,644
12	Wallet	32,105,917	37,822,921	40,190,678	50,787,437	57,040,563	38,147	42,886	48,441	52,377	58,045
13	QR-Based Payments	20,825,615	35,146,038	40,236,413	63,620,207	69,589,977	61,737	93,475	113,196	163,131	189,906
14	Point of Sales (POS)	1,068,417	1,086,728	1,136,419	754,601	769,150	5,925	5,878	6,604	3,790	4,183
15	E-Commerce***	145,977	199,334	196,326	284,860	323,833	913	1,252	1,466	1,661	1,951
16	Cross Border QR Acquiring		150,228	155,304	461,149	424,717		403	447	1,300	1,171
17	Other Retail Payments	6,859,731	8,323,631	11,074,300	11,587,603	14,554,750	465,121	492,168	704,935	648,329	991,896

*** Online payment using cards

C. E-Money Balance

1	Balance as of Asar End	12,484	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.