Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Jestha, 2083 (Mid-June 2026)

A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2081 Asar	2082 Jestha	2082 Asar	2083 Baisakh	2083 Jestha
		(Mid-July 2024)	(Mid-June 2025)	(Mid-July 2025)	(Mid-May 2026)	(Mid-June 2026)
1	Payment System Operators (PSO)*	9	9	9	8	8
2	Payment Service Providers (PSP)*	26	25	23	20	20
3	PSP Agents[a]	17,563	424,525	427,787	401,597	364,833
4	Wallet	23,461,107	27,064,769	26,765,660	28,379,699	27,377,291
5	ATM Machines (Terminals)	5,193	5,265	5,263	5,143	5,156
6	Debit Cards	12,893,528	13,592,014	13,665,792	13,907,664	13,987,555
7	Credit Cards	289,239	314,453	318,428	331,061	334,613
8	Prepaid Cards**	181,724	246,973	250,695	284,708	287,957
9	Mobile Banking	24,648,846	27,464,996	27,741,284	30,054,236	30,160,040
10	Internet Banking	1,919,322	2,665,143	2,219,341	2,433,013	2,455,980
11	Branch Less Banking Centers	1,129	880	822	716	682
12	RTGS Participants	44	44	44	45	45
13	connectIPS Users	1,276,886	1,426,579	1,441,471	1,568,318	1,581,524
14	ECC Members	54	54	54	54	54
15	IPS Members	132	137	139	162	163

*** 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	2082 Jestha	2082 Asar	2083 Baisakh	2083 Jestha	2081 Asar	2082 Jestha	2082 Asar	2083 Baisakh	2083 Jestha
		(Mid Jun 2024-Mid Jul 2024)	(Mid May 2025-Mid Jun 2025)	(Mid Jun 2025-Mid Jul 2025)	(Mid Apr 2026-Mid May 2026)	(Mid May 2026-Mid Jun 2026)	(Mid Jun 2024-Mid Jul 2024)	(Mid May 2025-Mid Jun 2025)	(Mid Jun 2025-Mid Jul 2025)	(Mid Apr 2026-Mid May 2026)	(Mid May 2026-Mid Jun 2026)
1	RTGS	81,605	71,099	91,581	74,184	69,286	6,451,161	6,249,747	9,210,905	5,873,012	5,840,734
2	ATM-Cash Withdrawal	11,216,030	10,554,290	11,078,861	10,097,874	9,509,631	91,261	87,578	93,111	80,550	73,445
3	ECC	1,292,363	1,114,552	1,478,268	1,138,962	1,121,979	672,755	547,056	787,117	582,868	543,714
4	IPS	5,150,393	1,265,606	5,441,164	2,765,633	1,274,093	359,991	257,854	468,240	302,531	283,402
5	Faster Payment Systems	13,051,828	15,794,223	17,985,607	20,476,760	19,825,633	419,226	469,019	562,699	587,729	561,519
6	Debit Cards	12,040,786	11,403,507	11,971,300	10,645,937	10,072,109	95,260	91,671	97,633	82,927	75,655
7	Credit Cards	282,728	287,084	287,985	319,649	338,919	2,073	2,020	2,222	2,168	2,187
8	Prepaid Cards**	107,663	151,061	152,769	130,554	138,064	769	1,020	1,328	993	1,054
9	Internet Banking	351,301	482,224	564,047	639,121	633,116	17,738	20,639	25,335	25,094	24,293
10	Mobile Banking	45,669,301	57,777,843	65,500,157	78,892,268	77,325,886	373,978	452,287	530,285	612,394	597,755
11	Branchless Banking	75,501	67,855	82,400	78,387	60,763	1,649	1,565	1,813	1,756	1,453
12	Wallet	32,105,917	37,822,921	40,190,678	49,936,122	50,787,437	38,147	42,886	48,441	53,098	52,377
13	QR-Based Payments	20,825,615	35,146,038	40,236,413	59,263,487	63,620,207	61,737	93,475	113,196	162,582	163,131
14	Point of Sales (POS)	1,068,417	1,086,728	1,136,419	783,207	754,601	5,925	5,878	6,604	4,102	3,790
15	E-Commerce***	145,977	199,334	196,326	215,059	284,860	913	1,252	1,466	1,437	1,661
16	Cross Border QR Acquiring		150,228	155,304	325,216	461,149		403	447	855	1,300
17	Other Retail Payments	6,859,731	8,323,631	11,074,300	11,613,959	11,587,603	465,121	492,168	704,935	644,969	648,329

*** Online payment using cards

C. E-Money Balance

1	Balance as of Jestha End	13,198	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 conve**

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.