Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Saun, 2083 (Mid-August 2026)

A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2081 Asar (Mid-July 2024)	2082 Asar (Mid-July 2025)	2082 Saun (Mid-August 2025)	2083 Asar (Mid-July 2026)	2083 Saun (Mid-August 2026)
1	Payment System Operators (PSO)*	9	9	9	8	8
2	Payment Service Providers (PSP)*	26	23	22	19	19
3	PSP Agents[a]	17,563	427,787	436,699	345,394	338,193
4	Wallet	23,461,107	26,765,660	24,439,439	27,698,918	28,033,039
5	ATM Machines (Terminals)	5,193	5,263	5,264	5,115	5,108
6	Debit Cards	12,893,528	13,665,792	13,661,821	13,713,764	13,748,969
7	Credit Cards	289,239	318,428	318,637	320,777	334,653
8	Prepaid Cards**	181,724	250,695	256,161	279,911	284,811
9	Mobile Banking	24,648,846	27,741,284	27,988,708	30,099,932	30,317,575
10	Internet Banking	1,919,322	2,219,341	2,250,772	2,498,583	2,462,060
11	Branch Less Banking Centers	1,129	822	816	681	636
12	RTGS Participants	44	44	44	45	45
13	connectIPS Users	1,276,886	1,441,471	1,460,804	1,596,490	1,610,450
14	ECC Members	54	54	54	54	53
15	IPS Members	132	139	142	165	167

*** 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 Asar (Mid Jun 2025-Mid Jul 2025)	2082 Saun (Mid Jul 2025-Mid Aug 2025)	2083 Asar (Mid Jun 2026-Mid Jul 2026)	2083 Saun (Mid Jul 2026-Mid Aug 2026)	2081 Asar (Mid Jun 2024-Mid Jul 2024)	2082 Asar (Mid Jun 2025-Mid Jul 2025)	2082 Saun (Mid Jul 2025-Mid Aug 2025)	2083 Asar (Mid Jun 2026-Mid Jul 2026)	2083 Saun (Mid Jul 2026-Mid Aug 2026)
1	RTGS	81,605	91,581	68,912	68,983	69,048	6,451,161	9,210,905	9,313,058	7,690,259	6,625,993
2	ATM-Cash Withdrawal	11,216,030	11,078,861	10,341,193	9,986,538	9,069,805	91,261	93,111	83,206	78,437	70,049
3	ECC	1,292,363	1,478,268	948,806	1,565,461	959,788	672,755	787,117	529,659	861,109	499,389
4	IPS	5,150,393	5,441,164	1,161,177	5,637,902	765,642	359,991	468,240	198,053	576,655	204,455
5	Faster Payment Systems	13,051,828	17,985,607	16,888,706	22,056,246	20,498,154	419,226	562,699	467,480	683,120	552,403
6	Debit Cards	12,040,786	11,971,300	10,960,119	10,555,142	9,652,439	95,260	97,633	85,834	80,808	71,083
7	Credit Cards	282,728	287,985	297,868	383,295	404,107	2,073	2,222	2,148	2,601	2,444
8	Prepaid Cards**	107,663	152,769	159,159	141,084	152,773	769	1,328	1,477	1,162	1,492
9	Internet Banking	351,301	564,047	558,326	686,859	582,251	17,738	25,335	22,774	31,096	21,154
10	Mobile Banking	45,669,301	65,500,157	63,174,594	82,605,104	78,653,719	373,978	530,285	474,944	696,938	580,563
11	Branchless Banking	75,501	82,400	81,793	71,869	72,775	1,649	1,813	1,691	1,644	1,552
12	Wallet	32,105,917	40,190,678	39,688,203	57,040,563	53,006,769	38,147	48,441	45,449	58,045	48,594
13	QR-Based Payments	20,825,615	40,236,413	40,928,768	69,589,977	72,438,302	61,737	113,196	100,675	189,906	164,427
14	Point of Sales (POS)	1,068,417	1,136,419	1,150,156	769,150	789,290	5,925	6,604	6,735	4,183	4,166
15	E-Commerce***	145,977	196,326	214,812	323,833	350,224	913	1,466	1,663	1,951	2,302
16	Cross Border QR Acquiring		155,304	133,107	424,717	317,332		447	373	1,171	842
17	Other Retail Payments	6,859,731	11,074,300	8,502,845	14,554,750	11,345,652	465,121	704,935	394,597	991,896	531,371

*** Online payment using cards

C. E-Money Balance

1	Balance as of Saun End	12,859	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 co**

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.