

Nepal Rastra Bank

Payment Systems Department

Monthly Payment Systems Indicators: Falgun, 2081 (Mid-March 2025)

A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2080 Asar	2080 Falgun	2081 Asar	2081 Magh	2081 Falgun
		(Mid-July 2023)	(Mid-March 2024)	(Mid-July 2024)	(Mid-February 2025)	(Mid-March 2025)
1	Payment System Operators (PSO) *	10	10	9	9	9
2	Payment Service Providers (PSP) *	27	27	26	25	25
3	PSP Agents ^a	14,123	15,408	17,563	455,467	423,869
4	Wallet	18,941,793	21,633,601	23,461,107	25,851,333	25,987,098
5	ATM Machines (Terminals)	4,855	5,091	5,193	5,235	5,240
6	Debit Cards	12,245,485	12,651,185	12,893,528	13,457,625	13,480,697
7	Credit Cards	283,772	283,024	289,239	308,423	309,289
8	Prepaid Cards**	139,777	163,276	181,724	228,858	232,340
9	Mobile Banking	21,363,989	23,783,389	24,648,846	26,573,072	26,757,194
10	Internet Banking	1,856,195	1,874,982	1,919,322	2,141,604	2,141,423
11	Branch Less Banking Centers	1,319	1,217	1,129	1,028	1,006
12	RTGS Participants	44	44	44	44	44
13	connectIPS Users	1,108,436	1,228,140	1,276,886	1,377,776	1,390,595
14	ECC Members	53	54	54	54	54
15	IPS Members	115	124	132	136	137

* 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)				
		2080 Asar	2080 Falgun	2081 Asar	2081 Magh	2081 Falgun	2080 Asar	2080 Falgun	2081 Asar	2081 Magh	2081 Falgun
		(Mid Jun 2023-Mid Jul 2023)	(Mid Feb 2024-Mid Mar 2024)	(Mid Jun 2024-Mid Jul 2024)	(Mid Jan 2025-Mid Feb 2025)	(Mid Feb 2025-Mid Mar 2025)	(Mid Jun 2023-Mid Jul 2023)	(Mid Feb 2024-Mid Mar 2024)	(Mid Jun 2024-Mid Jul 2024)	(Mid Jan 2025-Mid Feb 2025)	(Mid Feb 2025-Mid Mar 2025)
1	RTGS	76,307	67,540	81,605	67,538	66,146	2,983,930	3,453,747	6,451,161	3,856,393	4,459,381
2	ATM-Cash Withdrawal	11,042,117	10,785,143	11,216,030	10,250,604	10,288,695	86,964	88,070	91,261	86,478	87,577
3	ECC	1,336,586	996,874	1,292,363	1,005,833	978,609	718,755	480,505	672,755	491,219	465,104
4	IPS	1,808,046	1,715,625	5,150,393	3,359,530	1,869,973	323,816	188,166	359,991	216,065	218,286
5	Faster Payment Systems	9,783,842	11,080,215	13,051,828	13,799,096	14,570,625	321,519	346,101	419,226	418,149	434,371
6	Debit Cards	11,838,532	11,523,192	12,040,786	10,790,815	11,050,499	90,541	91,480	95,260	88,799	91,401
7	Credit Cards	262,057	256,777	282,728	251,555	253,273	1,830	1,768	2,073	1,851	1,831
8	Prepaid Cards**	73,017	97,002	107,663	139,427	128,987	447	619	769	1,055	859
9	Internet Banking	315,202	284,141	351,301	391,405	410,724	15,502	14,330	17,738	18,250	18,260
10	Mobile Banking	28,903,872	32,462,954	45,669,301	50,984,022	51,232,748	233,446	291,954	373,978	407,932	415,785
11	Branchless Banking	73,215	71,333	75,501	83,501	70,138	1,433	1,581	1,649	1,729	1,603
12	Wallet	20,822,861	22,410,321	32,105,917	33,089,210	33,554,239	20,326	24,020	38,147	41,212	41,739
13	QR-Based Payments	9,766,216	14,291,877	20,825,615	26,306,975	27,022,715	30,148	42,560	61,737	77,909	80,194
14	Point of Sales (POS)	1,035,206	969,145	1,068,417	761,019	976,241	5,244	5,189	5,925	4,145	5,636
15	E-Commerce***	94,509	121,499	145,977	169,193	166,503	605	606	913	1,079	875
16	Cross Border QR Acquiring				73,601	81,179				260	205

*** 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 sub-agents converted).
 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.