

Nepal Rastra Bank
Payment Systems Department

Monthly Payment Systems Indicators: Magh, 2081 (Mid-February 2025)

A. Access on Payment Systems

S.N.	Particulars	Numbers				
		2080 Asar	2080 Magh	2081 Asar	2081 Poush	2081 Magh
		(Mid-July 2023)	(Mid-February 2024)	(Mid-July 2024)	(Mid-January 2025)	(Mid-February 2025)
1	Payment System Operators (PSO) *	10	10	9	9	9
2	Payment Service Providers (PSP) *	27	27	26	26	25
3	PSP Agents ^a	14,123	15,214	17,563	17,734	455,467
4	Wallet	18,941,793	21,295,449	23,461,107	25,580,184	25,851,333
5	ATM Machines (Terminals)	4,855	5,078	5,193	5,229	5,235
6	Debit Cards	12,245,485	12,524,121	12,893,528	13,363,174	13,457,625
7	Credit Cards	283,772	282,945	289,239	306,605	308,423
8	Prepaid Cards**	139,777	160,725	181,724	219,697	228,858
9	Mobile Banking	21,363,989	23,506,028	24,648,846	26,336,117	26,573,072
10	Internet Banking	1,856,195	1,835,849	1,919,322	2,118,384	2,141,604
11	Branch Less Banking Centers	1,319	1,213	1,129	1,065	1,028
12	RTGS Participants	44	44	44	44	44
13	connectIPS Users	1,108,436	1,214,678	1,276,886	1,364,988	1,377,776
14	ECC Members	53	54	54	54	54
15	IPS Members	115	122	132	134	136

* 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 Magh	2081 Asar	2081 Poush	2081 Magh	2080 Asar	2080 Magh	2081 Asar	2081 Poush	2081 Magh
		(Mid Jun 2023-Mid Jul 2023)	(Mid Jan 2024-Mid Feb 2024)	(Mid Jun 2024-Mid Jul 2024)	(Mid Dec 2024-Mid Jan 2025)	(Mid Jan 2025-Mid Feb 2025)	(Mid Jun 2023-Mid Jul 2023)	(Mid Jan 2024-Mid Feb 2024)	(Mid Jun 2024-Mid Jul 2024)	(Mid Dec 2024-Mid Jan 2025)	(Mid Jan 2025-Mid Feb 2025)
1	RTGS	76,307	66,698	81,605	69,209	67,538	2,983,930	2,822,861	6,451,161	5,301,033	3,856,393
2	ATM-Cash Withdrawal	11,042,117	10,711,574	11,216,030	10,377,362	10,250,604	86,964	86,485	91,261	87,520	86,478
3	ECC	1,336,586	962,825	1,292,363	1,064,751	1,005,833	718,755	479,291	672,755	534,968	491,219
4	IPS	1,808,046	4,539,379	5,150,393	2,972,998	3,359,530	323,816	198,546	359,991	231,276	216,065
5	Faster Payment Systems	9,783,842	10,112,612	13,051,828	13,409,750	13,799,096	321,519	317,294	419,226	410,992	418,149
6	Debit Cards	11,838,532	11,417,089	12,040,786	11,147,107	10,790,815	90,541	89,744	95,260	91,459	88,799
7	Credit Cards	262,057	256,197	282,728	269,168	251,555	1,830	1,776	2,073	2,046	1,851
8	Prepaid Cards**	73,017	98,155	107,663	130,154	139,427	447	599	769	1,200	1,055
9	Internet Banking	315,202	264,840	351,301	378,545	391,405	15,502	13,787	17,738	17,587	18,250
10	Mobile Banking	28,903,872	33,852,704	45,669,301	48,988,716	50,984,022	233,446	289,387	373,978	398,382	407,932
11	Branchless Banking	73,215	79,548	75,501	69,303	83,501	1,433	1,607	1,649	1,550	1,729
12	Wallet	20,822,861	22,727,369	32,105,917	32,264,400	33,089,210	20,326	23,872	38,147	40,560	41,212
13	QR-Based Payments	9,766,216	13,157,762	20,825,615	24,517,076	26,306,975	30,148	37,734	61,737	73,225	77,909
14	Point of Sales (POS)	1,035,206	931,189	1,068,417	999,938	761,019	5,244	4,975	5,925	5,934	4,145
15	E-Commerce***	94,509	126,870	145,977	167,333	169,193	605	656	913	1,247	1,079
16	Cross Border QR Acquiring				89,186	73,601				314	260

*** 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 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.