

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO. 1988
ANSWERED ON TUESDAY, 10 MARCH, 2026/19 PHALGUNA, 1947 (SAKA)

CREDIT CARD USE IN INDIA

1988. MS. DOLA SEN:

Will the Minister of FINANCE be pleased to state:

- (a) the number of credit cards in use in each of the last three years;
- (b) the total value of spending on credit cards each year; and
- (c) the total unpaid credit card dues, year-wise in the last three years?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) & (b) As informed by the Reserve Bank of India (RBI), the number of credit cards in use and total value of spending during the last three financial years are as below:

Financial Year	Number of Credit Cards (In Lakhs)	Value (₹ Lakh Crore)
2022-23	853.03	14.32
2023-24	1,018.03	18.31
2024-25	1,098.85	21.09

(c) RBI has informed that data on unpaid credit card dues are not maintained by them.
