GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO. 241
ANSWERED ON TUESDAY, 21 JULY 2026/ ASHADHA 30, 1948 (SAKA)

PUBLISHING THE UPI RELATED DATA

241. SHRI RAJEEV KUMAR:

Will the Minister of FINANCE be pleased to state:

(a) whether there is any plan to make the UPI related data without customer private details available in the public domain (with some govt fees) so that new business models can come up;
(b) whether ₹210 cr annually is spent on maintaining technological operations and ₹290 crore as depreciation on the cost, a one-paise charge per UPI transaction to merchant will cover the technological operation cost, as number of transactions are approx 17 billion per year, and 2 paisa would cover almost all the cost and make UPI, financially self sustainable; and
(c) whether the Ministry is considering making UPI operations self sustainable?

ANSWER

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

(a) Reserve Bank of India (RBI) has informed that Daily volume and value of Unified Payment Interface (UPI) transactions is available on their official website (www.rbi.org.in) from June 2020 under daily Settlement Data of Payment Systems.

(b) and (c) The Government has taken several measures to promote adoption of digital payments by providing UPI-based payment services free of cost to users and merchants. The government has also implemented an Incentive Scheme to promote low-value UPI Person to Merchant (P2M) transactions upto ₹2,000 by providing incentive support to the banks and Fintechs. Further, RBI through Payments Infrastructure Development Fund (PIDF) subsidized the deployment of Payment infrastructure (viz. PoS terminals, QR codes, Soundboxes etc.) in Tier-3 to Tier-6 cities, Northeastern States, Ladakh, and Jammu & Kashmir, including in rural areas. Also, RBI in its (Commercial Banks- Responsible Business Conduct) Third Amendment Directions, 2026 dated 24th June, 2026, has mandated the banks that no charges be levied on customers for SMS alerts relating to electronic banking transactions upto ₹500.

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