

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA

UNSTARRED QUESTION NO. 1657

ANSWERED ON MONDAY, JULY 31, 2023 / SRAVANA 9, 1945 (SAKA)

UPI users from Other Countries

1657. SHRI LALLU SINGH:

SHRI P.C. MOHAN:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government is planning to include residents from other countries as well in the UPI users list;
- (b) if so, the details of the countries which are proposed to be included in this project;
- (c) the number of transactions which took place through UPI in 2022 and its comparison with the previous four years data; and
- (d) the number of UPI transactions conducted in foreign nations in 2022?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR BHAGWAT KARAD)

(a) & (b) The Reserve Bank of India (RBI) has, vide circular no. RBI/2022-23/176CO.DPSS.POLC.No.S-1907/02.14.006/2022-23 dated 10.02.2023, allowed access to Unified Payments Interface (UPI) to foreign nationals and NRIs visiting India by enabling them to make payments using UPI while they are in India. RBI has updated its Master Directions on Prepaid Payment Instruments (PPIs) accordingly. This facility has been extended to travellers from G-20 countries at select international airports (Bengaluru, Mumbai and New Delhi) for their merchant payments. Further, a provision has also been made by RBI to provide UPI access to NRIs who have international mobile numbers linked to their NRE / NRO accounts. National Payments Corporation of India (NPCI) has apprised that the said facility is allowed for 10 countries namely Singapore, Australia, Canada, Hong Kong, Oman, Qatar, USA, Saudi Arabia, UAE and United Kingdom.

(c) & (d) The Volume and Value-wise UPI transactions since 2018 is as under:

Year	Volume (in Crore)	Value (in lakh Crore)
2018	374.63	5.86
2019	1078.75	18.37
2020	1888.09	33.88
2021	3873.31	71.58
2022	7403.97	125.94
2023*	5183.85	83.20

*Note- UPI data for CY-2023 spans from January 2023 to June 2023.
Source:RBI

The UPI acceptance in foreign countries started in 2022 only. Further, NPCI International Payments Limited (NIPL), a wholly owned subsidiary of National Payments Corporation of India (NPCI) is devoted for internationalisation of UPI. RBI has been facilitating engagements for the expansion of UPI in countries which have potential for collaboration.
