

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 324

ANSWERED ON MONDAY, FEBRUARY 05, 2024/MAGHA 16,1945 (SAKA)

Inclusion of Other Countries in UPI Users List

324. SHRI RAJENDRA DHEDYA GAVIT:

Will the Minister of FINANCE be pleased to state:

- (a) whether there are any plans by the Government to incorporate residents from other countries into the UPI users list;
- (b) if so, the details of the countries that are being considered for inclusion in this project;
- (c) the details of the total number of UPI transactions during the last four years; and
- (d) the number of UPI transactions conducted in foreign countries in 2022, if any?

Answer

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

(a) & (b) The Reserve Bank of India (RBI) vide circular dated February 10, 2023, has allowed access to Unified Payments Interface (UPI) to foreign nationals and Non-Resident Indians (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 Non-Resident External (NRE) / Non-Resident Ordinary (NRO) accounts. Further, National Payments Corporation of India (NPCI) has informed that the said facility is presently allowed for countries such as Australia, Canada, France, Hong Kong, Malaysia, Oman, Qatar, Saudi Arabia, Singapore, United Arab Emirates, United Kingdom, and the USA.

(c) & (d) The UPI transactions during the last four Financial Years (FY) is as below:

UPI transactions		
Financial year	Volume (crore)	Value (crore INR)
2019-20	1,251.86	21,31,730.13
2020-21	2,233.07	41,03,657.82
2021-22	4,595.61	84,15,899.88
2022-23	8,371.44	1,39,14,931.61
2023-24*	9,338.38	1,43,47,778.98

Source: RBI

*Data up to 31st December 2023

A total of 386 UPI transactions were conducted in foreign countries in 2022
