

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 458**

ANSWERED ON MONDAY, 02 FEBRUARY, 2026/MAGHA 13, 1947 (SAKA)

**Digital Payment Infrastructure**

†458. SHRI NILESH DNYANDEV LANKE:  
SHRI GYANESHWAR PATIL:  
DR. SHIVAJI BANDAPPA KALGE:

Will the Minister of FINANCE be pleased to state:

- a) whether the Government has reviewed the growth of digital payment infrastructure in Tier-3 cities in the country, if so, the details thereof;
- b) the details of percentage increase in UPI transactions in Maharashtra and Madhya Pradesh;
- c) whether Reserve Bank of India has given instructions to banks to increase QR coverage in rural areas; and
- d) if so, the details thereof along with the measures taken to ensure cyber security of small value transactions?

**Answer**

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

(a) to (c) The year-on-year growth of digital payment infrastructure is attached as Annexure – I. The details of UPI transactions in Maharashtra is attached as Annexure – II.

The Government and Reserve Bank of India (RBI) have been taking up various initiatives to encourage the deployment of digital payment acceptance infrastructure in tier-3 to 6 centers, North-Eastern States, Ladakh, Jammu, and Kashmir. The RBI through the Payments Infrastructure Development Fund (PIDF) provides grant support to the banks and fintechs for deployment of digital payment infrastructure (such as POS Terminals and QR codes). As of December 31, 2025, approximately 5.80 crore digital touch points have been deployed through PIDF.

(d) In order to prevent payment-related frauds including the small value transaction, various initiatives have been taken up by the Government, RBI, and the National Payments Corporation of India (NPCI). These, inter alia, include device binding between the customer's mobile number and device, two-factor authentication through PIN, daily transaction limits, and restrictions on use cases. NPCI also provides a fraud monitoring solution to all the banks to generate alerts and decline transactions using AI/ML-based models. RBI and banks have been conducting awareness campaigns through short SMS, radio campaigns, and publicity on the prevention of cyber-crime.

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**“Year on Year growth in Digital Payment Infrastructure”**

<b>Calendar Year</b>	<b>POS Terminals (Lakhs)</b>	<b>QR Codes (UPI + Bharat QR) (Lakhs)</b>
<b>2024</b>	100.01	6399.13
<b>2025</b>	114.75	7372.55
<b>Y-o-Y Growth</b>	14.74%	15.21%

**Monthly UPI transactions in Maharashtra in FY 2025 – 26**

<b>Month (FY 2025-26)</b>	<b>UPI Volume (in Crore)</b>	<b>% Increase in UPI Volume</b>
December	234.93	09.13%
November	215.28	00.30%
October	214.63	08.76%
September	197.34	-00.61%
August	198.55	04.21%
July	190.54	09.39%
June	174.18	-29.30%
May	246.38	03.42%
April	238.23	-

**Monthly UPI transactions in Madhya Pradesh in FY 2025 – 26**

<b>Month (FY 2025-26)</b>	<b>UPI Volume (in Crore)</b>	<b>% Increase in UPI Volume</b>
December	46.84	05.28%
November	44.49	-01.54%
October	45.19	07.45%
September	42.05	-03.57%
August	43.61	03.63%
July	42.08	08.79%
June	38.68	-43.80%
May	68.83	19.49%
April	57.60	

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