Nearly 55.49 Crore Users Onboarded on UPI as in June 2026

UPI transactions grow 24,162 Cr in Volume and 314 lakh Cr in Value in FY 2025-26

Government, RBI and NPCI take various initiatives to make UPI-based transactions secure and transparent, which include risk-based transaction limits to curb fraudulent transactions, enhanced security requirements for UPI applications, among others

प्रविष्टि तिथि: 20 JUL 2026 4:42PM by PIB Delhi

The Unified Payments Interface (UPI) is a payment system operated by National Payments Corporation of India (NPCI), authorised under the Payment and Settlement Systems Act, 2007.

The NPCI has informed that there were 55.49 crore users onboarded on UPI platform as in June 2026. The details of UPI transactions volume and value is given below:

UPI transactions during the last five financial years

Financial Year	Volume (in Crore)	Value (in lakh Crore)
FY 2021-22	4,595.61	84.16
FY 2022-23	8,371.44	139.15
FY 2023-24	13,112.95	199.95
FY 2024-25	18,586.60	260.56
FY 2025-26	24,161.69	314.23

NPCI International Payments Ltd. (NIPL) is a wholly owned subsidiary of NPCI, incorporated in April 2020 with the objective of partnering with foreign entities to take various NPCI payment platforms, such as UPI and the RuPay card scheme, to international markets. This enables Indian tourists and the Indian diaspora to make seamless cross-border payments while assisting partner countries and entities in building their payment infrastructure, such as UPI-like real-time payment systems or RuPay like domestic card schemes.

In order to make UPI-based transactions secure and transparent, various initiatives have been undertaken by the Government, RBI and NPCI from time to time. These, inter alia, include risk-based transaction limits to curb fraudulent transactions, safeguards against unauthorized mobile number changes and misuse of SMS-based authentication, as well as enhanced security requirements for UPI applications. Further, NPCI has issued the Comprehensive UPI Information Security Framework (CUISF) 2025 and the Mobile Application Security Framework, mandating advanced security controls to strengthen the safety and resilience of the UPI ecosystem.

UPI is linked with the payment systems of various countries to facilitate Person-to-Person (P2P) remittances and Person-to-Merchant (P2M) transactions. The details of these countries, along with the respective partner institutions, is given below:

Countries using UPI along with Partner institutions

Sl.	Country	Live for	Partner Institution	Live since
1	Bhutan	P2M	RMA Bhutan	July 2021
2	Singapore	P2M	NETS Singapore Pte. Ltd., HitPay Payment Solutions Pte. Ltd., LiquidPay Group Pte. Ltd.	August 2021
3	UAE	P2M	Mashreq Bank PSC (NeoPay), Network International Magnati-Sole Proprietorship LLC	April 2022
4	Singapore	P2P	BCS Paynow	February 2023
5	France	P2M	LYRA Network	February 2024
6	Mauritius	P2M	Bank of Mauritius	February 2024
7	Sri Lanka	P2M	Lanka Pay Pvt. Ltd.	February 2024
8	Nepal	P2M	FonePay Payment Services Ltd.	March 2024
9	Qatar	P2M	Qatar National Bank	September 2025
10	Greece	P2P	Eurobank S.A.	May 2026
11	Nepal	P2P	Nepal Clearing House Limited (NCHL)	June 2026

12	Cambodia	P2M	Acleda Bank PLC	June 2026

This information was given by the Minister of State in the Ministry of Finance Shri Pankaj Chaudhary in a written reply to a question in Lok Sabha today.

*****

SR/AD