

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 1350**

ANSWERED ON TUESDAY, MARCH 11, 2025 / 20 PHALGUNA, 1946 (SAKA)

**NUMBER OF ONLINE TRANSACTIONS MADE IN THE COUNTRY**

1350. SHRI AKHILESH PRASAD SINGH:

Will the Minister of FINANCE be pleased to state:

- (a) the details regarding the number of online transactions made in the country during the last five years, year-wise;
- (b) the details regarding the amount of money circulated through online transactions during the above period, year-wise; and
- (c) the details of steps taken by Government to safeguard customers from UPI fraud?

**Answer**

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

(a) and (b) The details of digital payments transactions including transactions through Unified Payment Interface (UPI) during the last five financial years is attached as Annexure-I.

(c) In order to prevent payment related frauds including UPI transaction frauds, various initiatives have been taken by the Government, Reserve Bank of India (RBI) and National Payments Corporation of India (NPCI) from time to time. These, inter alia, includes device binding between customer mobile number and the device, two factor authentication through PIN, daily transaction limit, limits and curbs on use cases etc. Additionally, NPCI provides a fraud monitoring solution to all the banks to generate alerts and decline transactions by using AI/ML based models. RBI and Banks have also been taking up awareness campaigns through short SMS, radio campaign, publicity on prevention of 'cyber-crime' etc.

Further, to facilitate the citizens to report any cyber incidents including financial frauds, the Ministry of Home Affairs (MHA) has launched a National Cybercrime Reporting Portal ([www.cybercrime.gov.in](http://www.cybercrime.gov.in)) as well as a National Cybercrime Helpline Number "1930. Moreover, Department of Telecommunications (DoT) has launched Digital Intelligence Platform (DIP) and 'Chakshu' facility which enables citizens to report suspected fraud communication received over call, SMS or WhatsApp.

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**Total Digital Payment Transactions (Including transactions through UPI) during the last five financial years**

Financial Year	Total Digital Payments Transactions	
	Volume (in Crore)	Value (in Lakh Crore)
2020-21	4,370.68	1,414.58
2021-22	7,197.68	1,744.01
2022-23	11,393.82	2,086.85
2023-24	16,443.02	2,428.24
2024-25*	18,120.82	2,330.72

*\*Till January 2025*

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