

India Currency & Money Guide

How money actually works in India for visitors — cash versus cards, digital payment apps, and tipping norms, all in one downloadable guide.

WHY THIS GUIDE

India's payment landscape has shifted fast toward digital apps, but cash is still essential in plenty of places, and tipping norms aren't intuitive for first-time visitors. This guide covers the practical mix of cash, cards and apps you'll actually need.

CASH, CARDS & DIGITAL PAYMENTS

Most travelers end up using a mix of all three rather than relying on just one.

- Cards and UPI-enabled payment apps cover most hotels, restaurants and shops in cities and tourist areas
- Carry some cash at all times for smaller towns, local markets, tuk-tuks, tips and rural homestays where digital payment isn't always available
- Notify your bank of your travel dates and confirm international transaction fees before you go
- Withdraw cash from ATMs at banks or major locations rather than standalone street machines where possible
- Keep small denomination notes on hand — vendors and drivers often can't make change for large bills
- Exchange a small amount of currency on arrival for immediate needs, and use ATMs or banks for the bulk of your cash

AVOIDING COMMON MONEY MISTAKES

- Use bank or hotel currency exchange counters rather than unofficial street changers
- Check ATM fees from both your home bank and the local bank — these add up on a longer trip
- Always choose to be charged in local currency rather than your home currency when a card terminal offers a choice — the conversion rate is usually worse
- Keep a backup card and some emergency cash stored separately from your main wallet
- Count change before walking away, especially in busy markets or with unfamiliar denominations
- Avoid carrying large amounts of cash visibly in crowded areas

TIPPING NORMS

Tipping isn't mandatory in India but is customary in tourist-facing services.

- Guides and drivers: roughly ₹200–500 per day is a common range, depending on service length and quality
- Restaurants: 5–10% is appropriate where a service charge isn't already included on the bill
- Hotel staff (porters, housekeeping) appreciate small cash tips for direct service
- Tour operators may include tipping guidance for group activities — check before assuming it's covered
- Round up rather than tip precisely for very small transactions like taxis or casual food stalls

