

NPCI/UPI/OC No. 138 B/2024-25

21<sup>st</sup> February 2025

To,

All UPI Members

Dear Sir/Madam,

**Subject: Addendum to Introduction of UPI LITE**

With reference to the NPCI circular NPCI/UPI/OC No.138/2021-22, UPI LITE for small value transactions was introduced. To further enhance user convenience on UPI LITE, all Issuer Banks, PSP Banks, and UPI Apps live on UPI LITE are required to implement the following:

1. All members shall implement 'Transfer Out' functionality. It allows users to withdraw funds from their UPI LITE balance to the source bank account from which it was loaded, without disabling UPI LITE. Purpose Code 46 shall be used to identify 'Transfer Out' transactions.
2. All the Issuer Banks live on UPI LITE shall maintain LRN (Lite Reference Number) level balances and ensure that reconciliation is carried out on daily basis with NPCI data so that LRN balances are reconciled in sync with NPCI data on an ongoing basis.
3. UPI App with active UPI LITE shall have App passcode, biometrics or pattern-based lock at the time of App login.

Members to make the necessary changes by 31<sup>st</sup> March 2025. All the other existing guidelines for UPI LITE will remain same.

Yours Sincerely,

SD/-

Kunal Kalawatia

Chief of Products