

NPCI/UPI/OC No. 169 A/2024-25

27<sup>th</sup> February 2025

To,

**All UPI Members**

Dear Sir/Madam,

**Subject: Addendum to Enhancement in UPI LITE Limits**

With reference to the NPCI/UPI/OC No. 138/2021-22, dated 16<sup>th</sup> March 2022 and NPCI/UPI/OC No. 169/2023-24, dated 31<sup>st</sup> August 2023, UPI LITE was introduced and transaction limit was increased from ₹200 from ₹500 respectively.

1. As per the latest notification issued by RBI on 4<sup>th</sup> December 2024 vide circular no. RBI/2021-22/146 CO.DPSS.POLC.No.S1264/02-14-003/2021-2022 with subject 'Framework for Facilitating Small Value Digital Payments in Offline Mode', for UPI LITE, the enhanced limits shall be ₹1,000 per transaction with ₹5,000 being the total limit. Replenishment of used limit shall be allowed only in online mode with AFA. Customer will further have the option to set Auto Top-up for limit replenishment as per NPCI circular, 'Introduction of Auto Top-up on UPI LITE', vide No. NPCI/UPI/OC No. 205/2024-25, dated 27<sup>th</sup> August 2024. The details of the LITE limits are as below:

Description	UPI LITE		UPI LITE X (Offline)
	Existing	New	No Change
Per Transaction Limit	₹500	₹1000	₹500
Total Limit at any point in time	₹2000	₹5000	₹2000

The new limits shall apply to and govern all existing NPCI circulars pertaining to UPI LITE limit (Annexure A). All the members are required to make the necessary changes pertaining to limit increase immediately.

2. Issuer banks live on UPI LITE shall identify all the UPI LITE accounts that have had zero transactions in the past six months. Any balances in these dormant LITE accounts shall be refunded to the source bank account. Issuer banks shall implement the changes by 30<sup>th</sup> June 2025.

Yours sincerely,

SD/-

Kunal Kalawatia

Chief of Product

## Annexure A

1. NPCI circular, 'Introduction of "On-Device wallet" – UPI LITE for Small Value Transactions' vide No. NPCI/UPI/OC No. 138/2021-22, dated 16<sup>th</sup> March 2022
2. NPCI circular, 'Enhancement in UPI LITE transaction limit to ₹500' vide No. NPCI/UPI/OC No.169/2023-24, dated 31<sup>st</sup> August 2023
3. NPCI circular, 'Customer awareness and engagement for UPI LITE Enablement and Top-up' vide No. NPCI/UPI/OC No.179/2023-24, dated 02<sup>nd</sup> November 2023
4. NPCI circular, 'Introduction of UPI TAP & PAY mode of Payments' vide No. NPCI/UPI/OC No.186/2023-24, dated 19<sup>th</sup> December 2023
5. NPCI circular, 'Introduction of Auto Top-up on UPI LITE' vide No. NPCI/UPI/OC No.205/2024-25, dated 27<sup>th</sup> August 2024