

Abridged Minutes of UPI and Services Steering Committee Meeting, 24th January 2025

- Members were briefed on the:
 - Action Taken Report (ATR) of previous Steering Committee Meeting along with the status, circulars issued, working groups conducted and advisories released post 16th July 2024 (last SCM) were discussed. The members were apprised on ensuring compliance to Regulatory and NPCI guidelines including UPI Safety video, blocking of inward credit for inactive UPI IDs, Merchant data hygiene and special mentioning of UDIR compliance was also highlighted.
- Members were given an update on the performance of UPI Product features and actions ahead.
- The below are the endorsements received on feature and functionality from the members:
 - Increasing per transaction UPI Limit to ₹5 Lakh
 - Vehicle based payments via UPI App
 - Business UPI apps
 - Access UPI Autopay mandates on an interoperable basis across UPI Apps
 - Credit Line - Enabling transactions (P2P and others) allowed as per Guidelines for specific account types
 - Customer onboarding – Enhanced flow for list account
- Members endorsed creation of Working Group to decide on detailed process and way forward for various UPI Product features.
- The members were apprised of the various campaign initiatives undertaken by NPCI including UPI Safety Awareness Campaign, the iconic 'Common Man', Kaun Banega Crorepati and the Maha Kumb Mela 2025 to create visibility and awareness.
- Post which members were given update on Compliance, Fraud & Risk and Operations Updates.

The meeting ended with the Chief of Products thanking all the participants for their active participation and contribution.