

NPCI/2023-24/RuPay/017

13<sup>th</sup> September, 2023

To,

All Members – RuPay

Dear Madam/Sir,

**Subject: Enhancing transaction limits for Small Value Digital Payments in Offline Mode for NCMC**

Offline Payments is one of the mandatory transactions to be supported for RuPay by NCMC certified banks. On January 03, 2022 RBI released the circular RBI/2021-22/146, CO.DPSS.POLC.No.S1264/02-14-003/2021-2022 mentioning the upper limit of an offline payment to be INR ₹200. (attached as Annexure A)

We wish to bring to the attention of member banks that RBI has now issued the Circular No: RBI/2023-24/57 CO.DPSS.POLC.No.S526/02-14-003/2023-24 on August 24, 2023 (attached as Annexure B) wherein the **upper limit of an offline payment is enhanced to INR ₹500, with immediate effect.**

In light of the above, RuPay member banks certified for NCMC are requested to make necessary changes in the systems to support offline payments upto INR 500.

Members are hence advised to bring the content of the circular to the notice of all relevant staff.

Yours truly,

SD/-

Kunal Kalawatia  
Chief of Products



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA



[www.rbi.org.in](http://www.rbi.org.in)

RBI/2021-22/146

CO.DPSS.POLC.No.S1264/02-14-003/2021-2022

January 03, 2022

The Chairman / Managing Director / Chief Executive Officer  
Authorised Payment System Operators and Participants (Banks and Non-banks)

Madam / Dear Sir,

**Framework for Facilitating Small Value Digital Payments in Offline Mode**

Reserve Bank had, vide circular dated August 06, 2020, permitted a pilot scheme to encourage technological innovations that enable small value digital transactions in offline mode. It was stated therein that the decision on formalising such a system would be based on the experience gained.

2. Pilot testing was undertaken by some entities during the period from September 2020 to July 2021. With encouraging feedback from the pilots, it was announced in the Statement on Developmental and Regulatory policies dated October 08, 2021, that a framework for carrying out small value digital payments in offline mode across the country would be introduced.

3. Accordingly, the framework to enable small value digital payments in offline mode using cards, wallets, mobile devices, etc., is detailed in Annex. Authorised Payment System Operators (PSOs) and Payment System Participants (PSPs) – Acquirers and Issuers (banks and non-banks) - shall ensure compliance with all the applicable instructions.

4. This directive is issued under Section 10 (2) read with Section 18 of Payment and Settlement Systems Act, 2007 (Act 51 of 2007) and shall come into effect immediately.

Yours faithfully,

SD/-

(P Vasudevan)  
Chief General Manager

भुगतान और निपटान प्रणाली विभाग, केंद्रीय कार्यालय, 14थीं मंजिल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, फोर्ट, मुम्बई - 400001

फोन Tel: (91-22) 2264 4995; फेक्स Fax: (91-22) 22691557; ई-मेल e-mail : [cgmdpssco@rbi.org.in](mailto:cgmdpssco@rbi.org.in)

Department of Payment and Settlement Systems, Central Office, 14<sup>th</sup> Floor, Central Office Building, Shahid Bhagat Singh Road, Fort, Mumbai - 400001

हिंदी आसान है, इसका प्रयोग बड़ा है



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA



[www.rbi.org.in](http://www.rbi.org.in)

RBI/2023-24/57  
CO.DPSS.POLC.No.S526/02-14-003/2023-24

August 24, 2023

The Chairman / Managing Director / Chief Executive Officer  
Authorised Payment System Operators and Participants (Banks and Non-banks)

Madam / Dear Sir,

**Enhancing transaction limits for Small Value Digital Payments in Offline Mode**

This has reference to the Reserve Bank of India circular CO.DPSS.POLC.No.S1264/02-14-003/2021-2022 dated January 03, 2022 on "Framework for Facilitating Small Value Digital Payments in Offline Mode".

2. As announced in the Statement on Development and Regulatory Policies dated August 10, 2023, the upper limit of an offline payment transaction is increased to ₹500. Other instructions mentioned in the framework shall continue to remain applicable as before.

3. This directive is issued under Section 10 (2) read with Section 18 of the Payment and Settlement Systems Act, 2007 (Act 51 of 2007) and shall come into effect immediately.

Yours faithfully,

SD/-

(Gunveer Singh)  
Chief General Manager-in-Charge

भुगतान और निपटान प्रणाली विभाग, केंद्रीय कार्यालय, 14वीं मंजिल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, फोर्ट, मुम्बई - 400001

फोन Tel: (91-22) 2264 4995; फैक्स Fax: (91-22) 22691557; ई-मेल e-mail: [cgmdpssco@rbi.org.in](mailto:cgmdpssco@rbi.org.in)

Department of Payment and Settlement Systems, Central Office, 14<sup>th</sup> Floor, Central Office Building, Shahid Bhagat Singh Road, Fort, Mumbai - 400001

हिंदी आसान है, इसका प्रयोग बढ़ाएँ