

**NPCI/2023-24/RuPay/022**

**16<sup>th</sup> November 2023**

To,

**All Members – RuPay & UPI**

Dear Sir/Madam,

**Subject: Transaction limit for linked RuPay Credit Card on UPI**

Since the launch of RuPay Credit Card on UPI in Sept'22, it has gained high traction and growth in terms of volume and value. To further enhance customer experience and enable customers to carry out high value transactions on e-commerce, travel bookings (flight, hotel), health care services, educational institutes, etc., the below enhancement shall take place:

The limit for RuPay Credit Card on UPI transactions shall be the lowest of the following:

- i. RuPay Credit Card limit set by the issuer
- ii. The limit put in place by the issuer for 'RuPay Credit Card on UPI' transactions as per their risk management framework.
- iii. Limit set by the customer, as per RBI circular on ***Enhancing Security of Card Transactions*** dated January 15, 2020.

Yours faithfully,

SD/-

Kunal Kalawatia  
Chief of Products