

NPCI/UPI/OC-120/2021

24<sup>th</sup> September' 2021

To,  
All UPI Members - Banks, PSP's & Third Party Applications

Madam / Dear Sir,

**Subject: UPI Limit Standardization**

Standardization is the essence of Unified Payments Interface and has helped UPI to become very popular payments method in the country. Based on recent customer feedback, it has been observed that there is a need to standardize the transaction limits across ecosystem, to improve the overall customer experience of UPI.

To facilitate the rich, standard and seamless digital payments experience for the UPI end user, it is essential to implement consistent per transaction limit for UPI, excluding NPCI standard risk rules, across all UPI members. NPCI has issued transaction limits guidelines in UPI/OC76/2019 dated 31<sup>st</sup> October 2019, UPI/OC82/2020 dated 3<sup>rd</sup> March 2020, and UPI/OC86/2020 dated 20<sup>th</sup> April 2020. Annexure A has limits that are to be standardized across all UPI ecosystem members. UPI members are advised to comply with above guidelines by 31<sup>st</sup> October 2021.

SD/-

Yours Truly,  
Praveena Rai  
Chief Operating Officer

Annexure A

UPI Limits to be standardized across ecosystem

Txn Category	Txn Type	Txn Limits
P2P/ P2PM	Collect	2K
P2M Non Verified Offline	'Share Intent link & pay' 'QR share & pay'	
P2P/P2PM	Pay	1 Lakh
P2M	All	
P2M Verified Specific Categories (OC 82, OC 96)	All	2 Lakh