

NPCI/UPI/OC 181B/2024-25

4<sup>th</sup> September 2024

To,  
All Member Banks of Unified Payments Interface (UPI)

Madam/Sir,

**Subject: Addendum to OC181A – Implementation of UPI limits for P2P transactions**

Vide reference to NPCI/UPI/OC 181/2023-24 dated 16<sup>th</sup> November 2023 and NPCI/UPI/OC 181A/2024-25 dated 7<sup>th</sup> June 2024 the limit for user to receive funds in their bank account via P2P in 24 hours was defined. With reference to the same, we will have additional limit on count of transactions via P2P regardless of the transaction value.

Sr No	Description	Circular Reference & Remarks
1	P2P credit is capped at 25 successful transactions OR cumulative Rs 4 lacs in a period of 24 hours and transactions < Rs 2,000 are excluded.	NPCI/UPI/OC 181A/2024-25 (Existing - No change)
2	P2P credit will be capped at 50 successful transactions in a period of 24 hours	NPCI/UPI/OC 181B/2024-25 (New)

The mentioned changes shall be applicable with immediate effect and member banks are required to ensure the limits are implemented latest by 30<sup>th</sup> September 2024.

Yours sincerely,

SD/-

Kunal Kalawatia  
Chief of Products