

NPCI/UPI/2024-25/OC/185B

28th August 2025

To,

All Members in UPI,

Dear Madam/Sir,

Subject: Addendum to OC 185 A – Implementation of higher per transaction limit for specific categories in UPI

Vide reference to NPCI/UPI/2024-25/OC/185 A dated 24th August 2025, NPCI has increased the per transaction limits for entities under categories aligned to Tax Payments to ₹5 lakh. With UPI emerging as a preferred payment method, there are requirements from the market on extending higher per transaction limits for additional categories of transactions in UPI.

In view of the above the per transaction limits for the mentioned categories in the **Annexure I** are enhanced accordingly along with additional guidelines:

1. The enhanced limits shall be applicable for merchants which are categorised as '**Verified Merchant**'.
2. Acquiring member banks are required to ensure that such limit shall be provided to the merchants which are compliant to the NPCI UPI guidelines mentioned in NPCI/UPI/OC-163/2022-23, NPCI/UPI/OC-163A/2023-24, NPCI/UPI/OC-100/2020-21 and NPCI/UPI/OC no.190/2023-24 wherever ever applicable.
3. Member banks may continue to be provided the discretion to set their internal limits based on their internal policy, within the overall ceilings prescribed by NPCI.
4. The per transaction limit for P2P shall continue as per the extant guidelines.

Member, Apps and PSPs take note of the above enhancement, undertake requisite changes and ensure the compliance with the same by 15th September 2025.

Yours Sincerely,

SD/-

Sourabh Tomar

Head UPI Product

Annexure I

1. Below are the categories where higher limits are extended

Sr No	Categories	Merchant Category/ Identifier	Enhanced Limits	Cumulative Limits (24 hrs) *
1	Capital Market	6211	₹ 5 Lakh	₹ 10 Lakh
2	Insurance	5960	₹ 5 Lakh	₹ 10 Lakh
		6300	₹ 5 Lakh	
		6529	₹ 5 Lakh	
3	Government e-Market Place (EMD Payments)	9311	₹ 5 Lakh	₹ 10 Lakh
4	Travel	4722	₹ 5 Lakh	₹ 10 Lakh
5	Credit Card Bill Payments	5413	₹ 5 Lakh	₹ 6 Lakh
6	Collections	7322	₹ 5 Lakh	₹ 10 Lakh
7	Business/Merchant (Including Pre- Approved Payments)	Payer MCC shall not be 0000/ Purpose Code - 20	₹ 5 Lakh	NA
8	Jewellery	5944	₹ 2 Lakh	₹ 6 Lakh
10	FX Retail use case with BBPS Platform	MCC-6012 Purpose Code – BF (New Purpose Code for regular UPI transaction) Purpose Code – 01 (For One Time Mandate)	₹ 5 Lakh	₹ 5 Lakh
11	Digital Account Opening for Term Deposits	7410 (New MCC)	₹ 5 Lakh	₹ 5 Lakh
12	Digital Account Opening – Initial Funding	7409 (New MCC)	₹ 2 Lakh	₹ 2 Lakh

Notes

- * Issuing banks are required to ensure that such cumulative limits are kept at their end.