



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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RBI/2024-25/93
CO.DPSS.POLC.No.S908/02-14-003/2024-25

December 04, 2024

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

Madam / Dear Sir,

Amendment to Framework for Facilitating Small Value Digital Payments in Offline Mode

This has reference to the [RBI circular CO.DPSS.POLC.No.S1264 / 02-14-003 / 2021-2022 dated January 03, 2022](#) (updated as on August 24, 2023) which enabled small value digital payments in offline mode (Offline Framework). The framework, inter-alia, prescribes an upper limit of ₹500 for offline digital payment transaction, and a total limit of ₹2,000 for a payment instrument at any point in time.

2. A reference is also invited to the [Statement on Developmental and Regulatory Policies dated October 09, 2024](#), wherein it was announced that the stated limits shall be enhanced for UPI Lite. Accordingly, the [Offline framework](#) has been updated and the enhanced limits for UPI Lite shall be ₹1,000 per transaction, with ₹5,000 being the total limit at any point in time.

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

Yours faithfully,

(Gunveer Singh)
Chief General Manager-in-Charge

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हिंदी आसान है, इसका प्रयोग
बढ़ाइए