

Revised UPI Transaction Limits - effective from 04.04.2023

Per Month number of free limits - 600 transactions (for all account variants)

Per transaction limit – Rs. 1,00,000/-

Transaction Type		Pay		Collect - Acceptance (Authorising)			Collect - Initiation		
User	P2P	P2M / P2PM		P2P	P2M / P2PM		P2P	P2M / P2PM	
		Verified	Non-verified		Verified	Non-verified		Verified	Non-verified
New User	A) Rs.5000/day (24 hours cycle) for first day after 1st successful transaction & including first transaction. (Limit is for A & B taken together)			B) Rs.5000/day (24 hours cycle) for first day after 1st successful transaction & including first transaction. (Limit is for A & B taken together)			5 transactions /Day	NA	
Existing User	20 transactions /Day (Pay and collect cumulative)	No limit		10 transactions /Day (Pay and collect cumulative)	No limit		5 transactions /Day	NA	
After 24 hours from the first successful transaction, per transaction limit revises to Rs.1 Lac and for specific MCCs in verified merchant the per transaction limit goes to Rs.2 Lacs									

* P2P - Person to Person

* P2M - Person to Merchant

* P2PM - Person to Small Merchants