



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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RBI/2020-21/74

DPSS.CO.PD No.754/02.14.003/2020-21

December 04, 2020

The Chairman / Managing Director / Chief Executive Officer  
All Scheduled Commercial Banks, including Regional Rural Banks /  
Urban Co-operative Banks / State Co-operative Banks /  
District Central Co-operative Banks / Payments Banks /  
Small Finance Banks / Local Area Banks /  
Non-bank Prepaid Payment Instrument issuers / Authorised Card Payment Networks /  
National Payments Corporation of India

Madam / Dear Sir,

**Processing of e-mandates for recurring transactions**

Please refer to our [circular DPSS.CO.PD.No.447/02.14.003/2019-20 dated August 21, 2019](#) vide which relaxation in Additional Factor of Authentication (AFA) was permitted while processing e-mandates / standing instructions on cards and Prepaid Payment Instruments (PPIs) for recurring transactions with values up to ₹ 2,000/-, subject to conditions listed therein. These instructions were later extended to Unified Payments Interface (UPI) as well.

2. Based on requests received from stakeholders and given the sufficient protection available to customers, it was announced in the Statement on [Developmental and Regulatory Policies dated December 4, 2020](#) that the aforesaid transaction limit will be increased. Accordingly, it has been decided to increase the above limit for AFA relaxation to ₹ 5,000/- per transaction, with effect from January 1, 2021.

3. Processing of recurring transactions (domestic or cross-border) using cards / PPIs / UPI under arrangements / practices not compliant with the aforesaid instructions shall not be continued beyond March 31, 2021.

भुगतान और निपटान प्रणाली विभाग, केंद्रीय कार्यालय, 14वींमंजिल, केंद्रीयकार्यालयभवन, शहीदभगतसिंहमार्ग, फोर्ट, मुम्बई - 400001

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हिंदी आसान है, इसका प्रयोग बढ़ाइए

4. This directive is issued under Section 10 (2) read with Section 18 of Payment and Settlement Systems Act, 2007 (Act 51 of 2007).

Yours faithfully,

(P. Vasudevan)  
Chief General Manager