भारतीय राष्ट्रीय भुगतान निगम
NATIONAL PAYMENTS CORPORATION OF INDIA

NPCI/UPI/OC/171A/2025-26

10th July 2025

To,

All UPI Member Banks, Sub-members, PSP's and Third Party App Providers

Dear Sir/Madam,

Subject: Addendum to Operating Circular for Pre-Sanctioned Credit Lines at Banks through UPI

We refer to NPCI Operating Circular no. NPCI/UPI/OC/171/2023-24, dated 20th September 2023, wherein Operations of Pre-Sanctioned Credit Lines on UPI were enabled. In-order to ensure consistent customer experience across Interest Bearing Credit Lines, end use of such pre-sanctioned credit lines being linked to UPI shall be aligned with the purpose for which loan was granted by the Issuer and the extant regulations applicable in this regard.

To facilitate the same, the following additional guidelines are issued for Interest Bearing Credit Lines:

1. Issuer shall, as per their Board approved policy, stipulate terms and conditions of use of such credit lines. The issuer shall also ensure compliance with extant Regulatory guidelines, Bank policy, Legal requirements, and the defined purpose of such Interest Bearing Credit Line offering.
2. Issuer shall approve or decline transactions initiated via UPI as per extant regulatory guidelines, and defined purpose of the credit. (Refer *Annexure* 1)
3. All UPI Member Banks, Sub-members, PSP's, and Third Party App Providers shall enable additional MCC's for transactions through Interest Bearing account types as per *Annexure 1*.

All UPI Member Banks, Sub-members, PSP's, Credit Line issuers and Third Party App Providers are instructed to implement the above changes before **31st August 2025.**

Yours faithfully,

SD/-
Kunal Kalawatia,
Chief of Products

Enclosed: Annexure 1 Account type wise MCC enablement

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Annexure 1: Account type wise MCC Enablement

Payee MCC	MCC Description	Status for Account Type								
		CL02	CL03	CL04	CL05	CL06	CL07	CL08	CL09	CL10
		Credit on FD	Credit on Shares/ Bonds	Credit on Property	Credit on Gold	Personal Loan	Business Loan	Unsecured Credit	KCC Loans	Reserved for Future Use
0000	P2P transactions	**Action:** 1. In addition to existing MCC's allowed for Credit products, these MCC's shall be enabled by UPI Apps, Payer PSP's, Payee PSP's and Beneficiary Banks for all types of transactions from these account types (Scan & Pay, Pay to Contact/VPA/UPI No, Self-transfer, Account + IFSC based transaction, Intent etc.) 2. Issuer shall accept or decline transaction as per extant regulatory directions, bank policy, legal requirements and purpose of credit line as granted by the issuer.								
6013	Cash Withdrawal ICCW									
7407	P2PM									