



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2021-22/20

DoR.LIC.REC.5/16.13.218/2021-22

April 8, 2021

Chief Executive Officers of Payments Banks

Dear Sir/Madam,

**Enhancement of limit of maximum balance per customer at end of the day from ₹1 lakh to ₹2 lakh – Payments Banks (PBs)**

Please refer to paragraph 3 of [Statement on Developmental and Regulatory Policies dated April 7, 2021](#) on the above subject.

2. In terms of paragraph 4(i) of the '[Guidelines for Licensing of Payments Banks \(Licensing Guidelines\) dated November 27, 2014](#)', PBs were restricted to hold a maximum balance of ₹1 lakh per individual customer at the end of the day. It was also indicated in the guidelines that after gauging the performance of the PBs, RBI may consider increasing the maximum balance limit.

3. Considering the progress made by PBs in furthering financial inclusion and with the objective of giving more flexibility to the PBs, it has been decided to enhance the limit of maximum balance at the end of the day from ₹1 lakh to ₹2 lakh per individual customer of PBs with immediate effect.

4. The other terms and conditions of the Licensing Guidelines remain unchanged.

Yours faithfully

(Prakash Baliarsingh)  
Chief General Manager