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## Detail about upi lite (it's use, features, process to use and tips)

### Description

UPI Lite is a new feature that has been introduced by the National Payments Corporation of India (NPCI) in order to make UPI payments more convenient and accessible. UPI Lite allows users to make small-value payments (up to ₹200) without having to enter their UPI PIN. This can be done by simply scanning the QR code of the merchant or entering their VPA.

UPI Lite is currently available in a few popular UPI apps, including PhonePe and Paytm. To set up UPI Lite, you will need to first update your app to the latest version. Once you have updated your app, you will need to follow these steps:

1. Open the UPI app and tap on the "UPI Lite" option.

2. click on add money.

enter the amount which you want to add in your upi light account, you can add up to 2000 in a single time, and up to 4000 in a day.

3. make the payment.

you have to enter your upi pin here to add money in upi light.

it will be now ready to make the payment.

UPI Lite is a convenient and secure way to make small-value payments. It is especially useful for making payments at small shops and vendors, where it may be difficult to enter your UPI PIN. UPI Lite is also a good option for people who are not comfortable entering their UPI PIN.

Here are some of the benefits of using UPI Lite:

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Superfast payments: UPI Lite payments are processed instantly, even when your bank is down.

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Near-zero failures: UPI Lite payments have a very low failure rate.

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Accepted everywhere like UPI: UPI Lite payments can be made anywhere that accepts UPI payments.

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1-click payment experience: UPI Lite payments can be made with just one click.

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Pay up to ₹200 without any PIN: You can pay up to ₹200 without having to enter your UPI PIN.

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Add up to ₹2,000 and withdraw any time: You can add up to ₹2,000 to your UPI Lite balance and withdraw it at any time.

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Instant transfers, no withdrawal charges: UPI Lite transfers are instant and there are no withdrawal charges.

If you are looking for a convenient and secure way to make small-value payments, then UPI Lite is a good option. It is easy to set up and use, and it offers a number of benefits.

Here are some tips for using UPI Lite:

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Make sure that you have updated your UPI app to the latest version.

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Keep your UPI Lite balance topped up so that you can make payments when you need to.

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Be careful about scanning QR codes from unknown sources.

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Only use UPI Lite to make payments to trusted merchants.

By following these tips, you can use UPI Lite safely and securely.

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