NAGPUR CHAMBER OF COMMERCE LTD.

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Ref. No.: NCC/UPI-CBDC/2026/21

Date: 16/09/2026

To,
The Hon'ble Prime Minister of India
Government of India
New Delhi

Subject: Request to keep UPI transactions free until wider adoption of Digital Rupee (e₹) and to expedite implementation of CBDC

Respected Hon'ble Prime Minister Ji,

On behalf of the Nagpur Chamber of Commerce, I wish to place before you an important matter concerning India's digital payment ecosystem and the future adoption of the Digital Rupee (e₹), India's Central Bank Digital Currency (CBDC).

UPI has revolutionised digital payments in India. It has become an essential payment facility for consumers, retailers, small traders, professionals and businesses. Its simplicity, speed and widespread acceptance have played an important role in promoting digital payments and financial inclusion.

At the same time, the Digital Rupee (e₹) being developed by the Reserve Bank of India has the potential to become an important component of India's future digital financial infrastructure.

In this context, we respectfully request that ordinary UPI transactions, particularly small-value and day-to-day payments, should continue to remain free until Digital Rupee becomes widely accessible, easily usable and broadly accepted by the general public and the merchant community.
Any premature imposition of charges on UPI could increase the cost of digital transactions, particularly for small traders and businesses undertaking a large number of low-value transactions.

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We therefore respectfully urge the Government of India to consider the following:

1. Keep UPI free:
Continue to ensure that ordinary UPI transactions remain free for citizens and small businesses during the transition towards wider CBDC adoption.

2. Expedite Digital Rupee implementation:
The Government and RBI may consider accelerating the expansion of Digital Rupee (e₹) so that it becomes easily accessible and practical for ordinary citizens, traders and merchants throughout the country.

3. Increase public awareness:
A nationwide awareness programme may be undertaken to explain the functioning, security and advantages of CBDC and to encourage voluntary adoption.

4. Make e₹ merchant-friendly:
The Digital Rupee ecosystem should provide simple, economical and convenient facilities for small retailers, traders and other businesses.

5. Provide a smooth transition:
UPI and CBDC should operate alongside each other during the transition, allowing citizens and businesses adequate time to understand and adopt the Digital Rupee.

India has already established global recognition through its UPI digital-payment infrastructure. The next step should be to build upon this achievement and make the Digital Rupee a practical, accessible and widely accepted form of digital money, without imposing additional costs on citizens during the transition.

We therefore request your kind intervention and consideration of a policy whereby UPI remains free until the Digital Rupee achieves substantial public and merchant adoption, while simultaneously accelerating the nationwide implementation and accessibility of e₹.

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We believe this approach would support the objectives of Digital India, financial inclusion, ease of doing business and the interests of consumers and the business community.

We shall be grateful for your kind consideration.
Yours faithfully,

CA KAILASH JOGANI
President
Nagpur Chamber of Commerce
Nagpur, Maharashtra

Copy forwarded for kind information and consideration to:

1. The Hon'ble Union Minister of Finance
Ministry of Finance
Government of India, New Delhi

2. The Governor
Reserve Bank of India
Mumbai