

Payment Scheme	Inwards	Outwards	
		Banking Days (IST)	Banking Holidays and National Public Holidays
Real Time Gross Settlement (RTGS)	24*7*365	Upto 7:00 PM - No limit 7:00 PM to 7:00 AM – per transaction limit of INR 5 Crs	INR 5 Crs- per transaction limit
National Electronic Fund Transfer (NEFT)	24*7*365	Upto 7:00 PM - No limit 7:00 PM to 5:00 AM – per transaction limit of INR 1 Crs	INR 1 Crs- per transaction limit
Unified Payment Interface (UPI)	24*7*365	24*7*365	24*7*365
Immediate Payment Service (IMPS)	24*7*365	24*7*365	24*7*365

*The above-mentioned business hours are applicable for transactions initiated via electronic banking channels and excluding scheduled/unscheduled downtime. For IMPS and UPI transactions limits are as applicable by NPCI