



India Post
Payments Bank

इंडिया पोस्ट
पेमेन्ट्स बैंक

Modes of domestic remittance

Payment system	Type of remittance	Amount stipulation	Transaction time
NEFT	Remitter bank account to beneficiary bank account	<ul style="list-style-type: none">No limit (However, maximum amount per transaction for cash-based remittances within India is restricted to INR 50,000/-)	Hourly batches
IMPS	Remitter bank account to beneficiary bank account	<ul style="list-style-type: none">For encrypted messaging formats – INR 50,000/day/accountFor unencrypted messaging formats – INR 1,000/day/account	Instant, 24X7
AEPS	Inter-account transfer between accounts linked to Aadhaar No. via a Micro-ATM device	Maximum: INR 10,000 per transaction	Real time
UPI	Remitter bank account to beneficiary bank account	Maximum: INR 1 lakh per transaction	Instant, 24X7
NUUP	Remitter bank account to beneficiary bank account or bank account linked to MMID/Aadhaar No.	Maximum: INR 5,000 per transaction	Instant, 24X7

Registered Office

India Post Payments Bank Limited,
Post Office, Speed Post Centre Building,
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Delhi- 110001, India

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