

**NPCI/IMPS/OC-103/2021-22**

**October 11, 2021**

**All IMPS Members**

Dear Madam/Sir,

**Subject: Enhanced Per Transaction Limit for IMPS Transactions from Rs. 2 Lakh to Rs. 5 Lakh**

With regulator's approval the per transaction limit for IMPS transactions is hereby increased from Rs. 2 lakh to Rs. 5 lakh with immediate effect, for all IMPS payment channels excluding the Short Message Service (SMS) and Interactive Voice Response (IVR) transactions. The SMS and IVR channel limits shall follow the regulator approved unencrypted channel limits for financial transactions as applicable.

All members are advised to implement necessary changes in their systems at the earliest. For all purposes, the Rs. 2 lakh transaction slab in IMPS hereafter shall be extended to Rs. 5 lakh, including the applicable fees and charges.

Yours Sincerely,

SD/-

Kunal Kalawatia

**Chief of Product**