

1. LIMITS ON MONEY TRANSFER – IPPB MOBILE BANKING APP*

Savings Account			
Payment System	Minimum Amount	Maximum Amount Per Transaction Limit	Per Day Limit
NEFT	INR 1	INR 2,00,000	
RTGS	INR 2,00,000	INR 5,00,000	No Limit
IMPS	INR 5	INR 50,000	INR 2,00,000
UPI**	INR 1	INR 25,000	INR 25,000
Current Account			
Payment System	Minimum Amount	Maximum Amount Per Transaction Limit	Per Day Limit
NEFT	INR 1	INR 5,00,000	INR 5,00,000
IMPS	INR 10	INR 50,000	INR 2,00,000
UPI**	INR 1	INR 25,000	INR 25,000

* Not applicable for IPPB Digital Savings Bank Account.

** Maximum amount per transaction is 2,000 Rs. For UPI collect request. There is a cooling period limit for new user in which maximum 5,000 Rs. worth of transactions can be done in first 24 hours. The daily and per transaction limit of UPI payments using IPPB mobile banking application is 15,000 Rs.

2. LIMITS ON MONEY TRANSFER – IPPB ASSISTED MODE

Payment System	Minimum Amount	Maximum Amount Per Transaction Limit	Per Day Limit
NEFT	INR 1	No Limit	No Limit
RTGS [@]	INR 2,00,000	INR 5,00,000	No Limit
IMPS	INR 5	INR 2,00,000	INR 2,00,000
UPI	INR 1	INR 10,000	INR 20,000

[@] RTGS limits at Post Office counters.

3. \$LIMIT ON DEBIT TRANSACTIONS (for Initial 3 Months of Account Opening)

Account type	No. of debit transaction limit/month	Total debit transaction cumulative value limit/month
Savings	10	INR 5,00,000.00

^{\$} Here the debit transaction type would comprise of NEFT, RTGS, IMPS and Cash Withdrawal only.

4. #LIMITS OF CASH DEPOSIT & CASH WITHDRAWAL AT ACCESS POINTS & DOORSTEP

	Savings Bank Account		Current Account	
	Cash Deposit	Cash Withdrawal	Cash Deposit	Cash Withdrawal
Head Post Office	INR 2,00,000	INR 2,00,000	INR 2,00,000	INR 2,00,000
Sub Post Office	INR 2,00,000	INR 2,00,000	INR 2,00,000	INR 2,00,000
Branch Post Office	INR 25,000	INR 25,000	INR 25,000	INR 25,000

Gramin Dak Sevak/ Postman at Doorstep	INR 25,000	INR 25,000	INR 25,000	INR 25,000
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#Limits are per customer per day

5. DOMESTIC MONEY TRANSFER LIMITS

Customer type	Limit Per Transaction	Amount Per Month Cumulative
Low KYC	INR 5,000	INR 25,000

Note:

The above Limits are subject to change. IPPB reserves the right to change the above Limits as per its discretion.