India Electronic Payments Business Hours

Payment Schemes	Business Hours
Real Time Gross Settlement (RTGS)	Inwards – 24*7*365 Outwards – 2100 hours (bank working days)
National Electronic Funds Transfer (NEFT)	Inwards – 24*7*365 Outwards – 2100 hours (bank working days)
Unified Payment Interface (UPI)	Inwards - 24*7*365 Outwards - 24*7*365
Immediate Payment Service (IMPS)	Inwards – 24*7*365 Outwards – 24*7*365

*The above-mentioned business hours are applicable for transactions initiated via electronic banking channels and excluding scheduled/unscheduled downtime