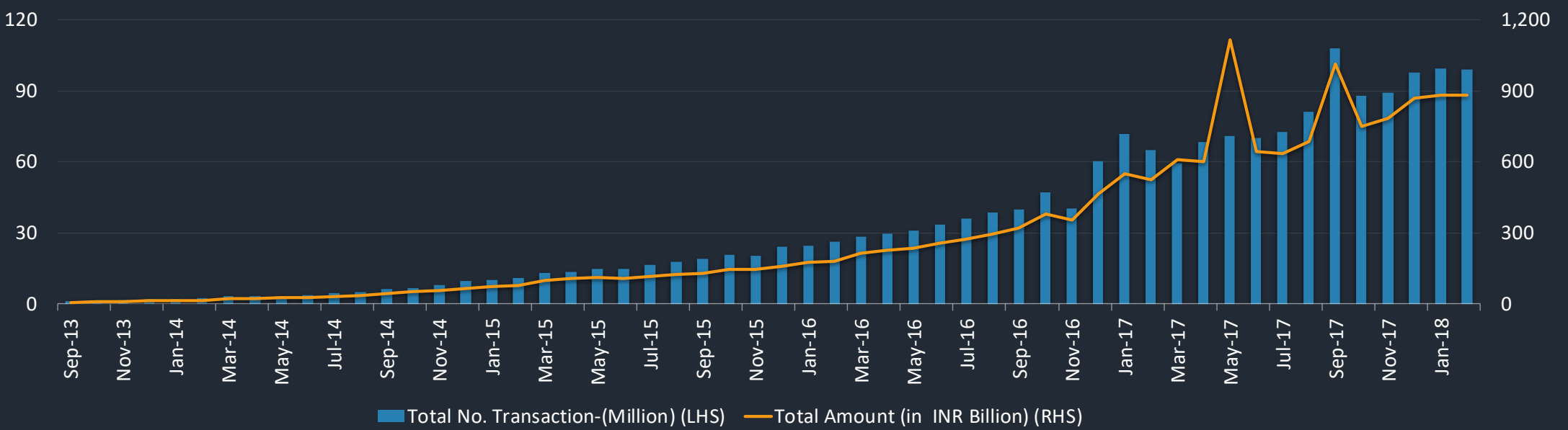


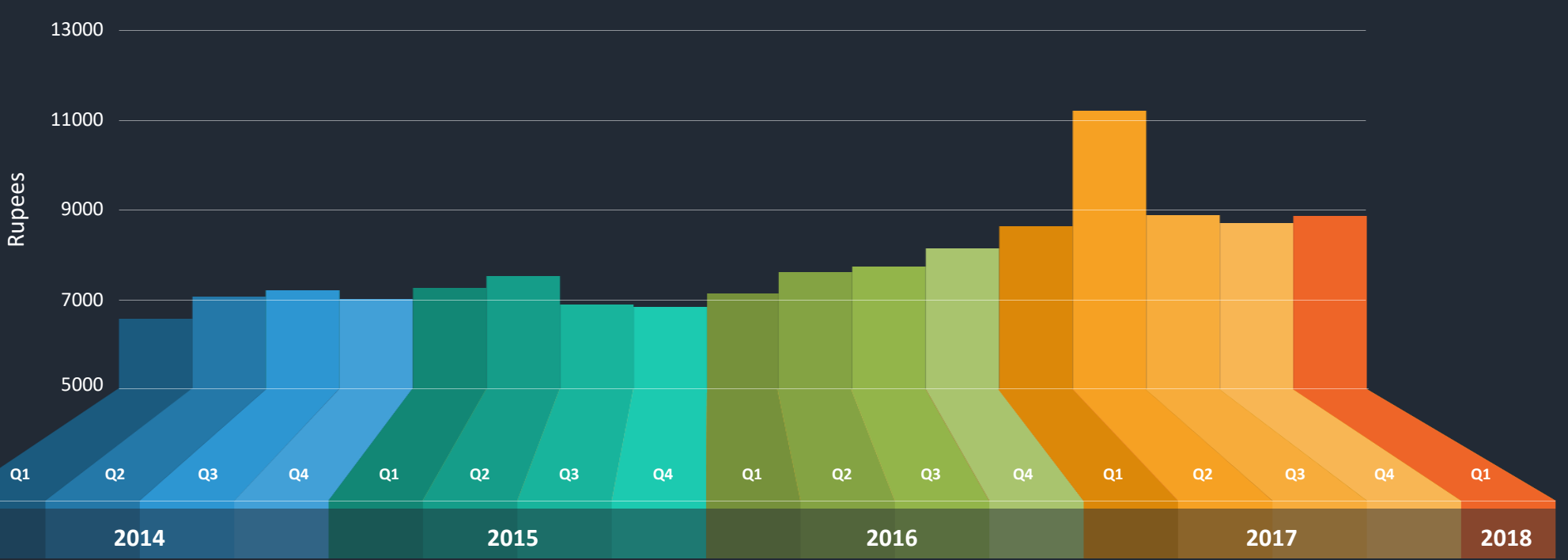
Immediate Payment Service (IMPS)

Monthly IMPS Transaction



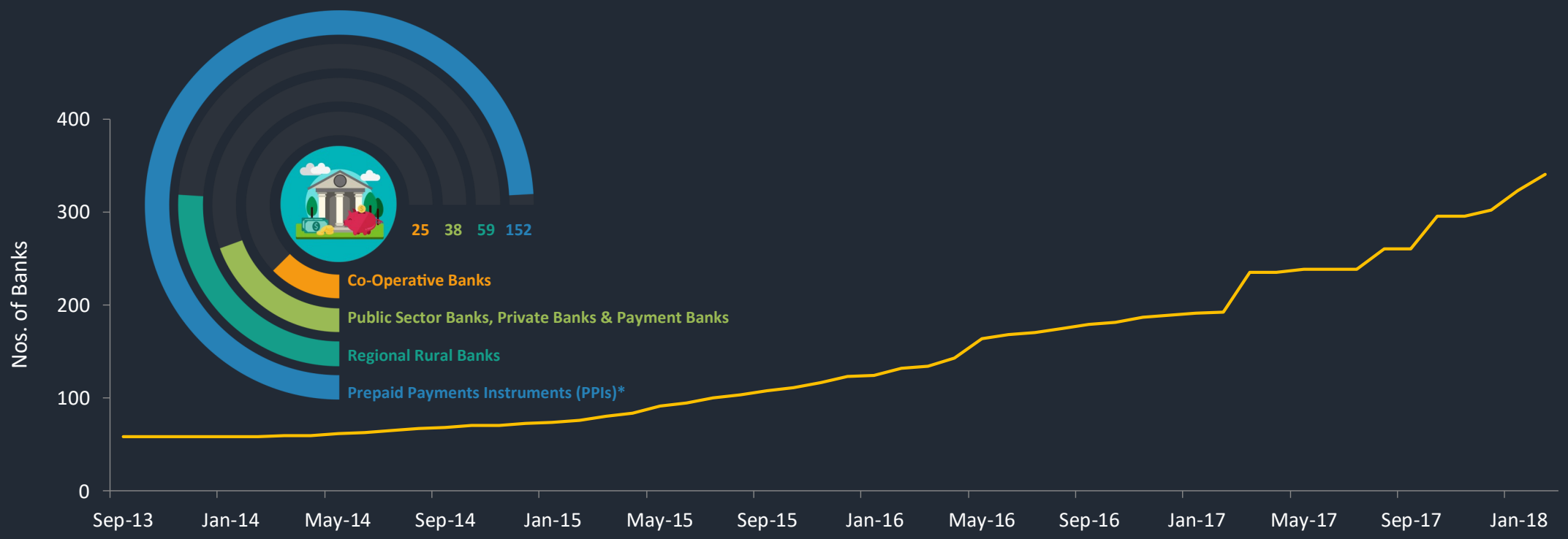
Source: NPCI

Average Transaction Size has Shown a Gradual Increase



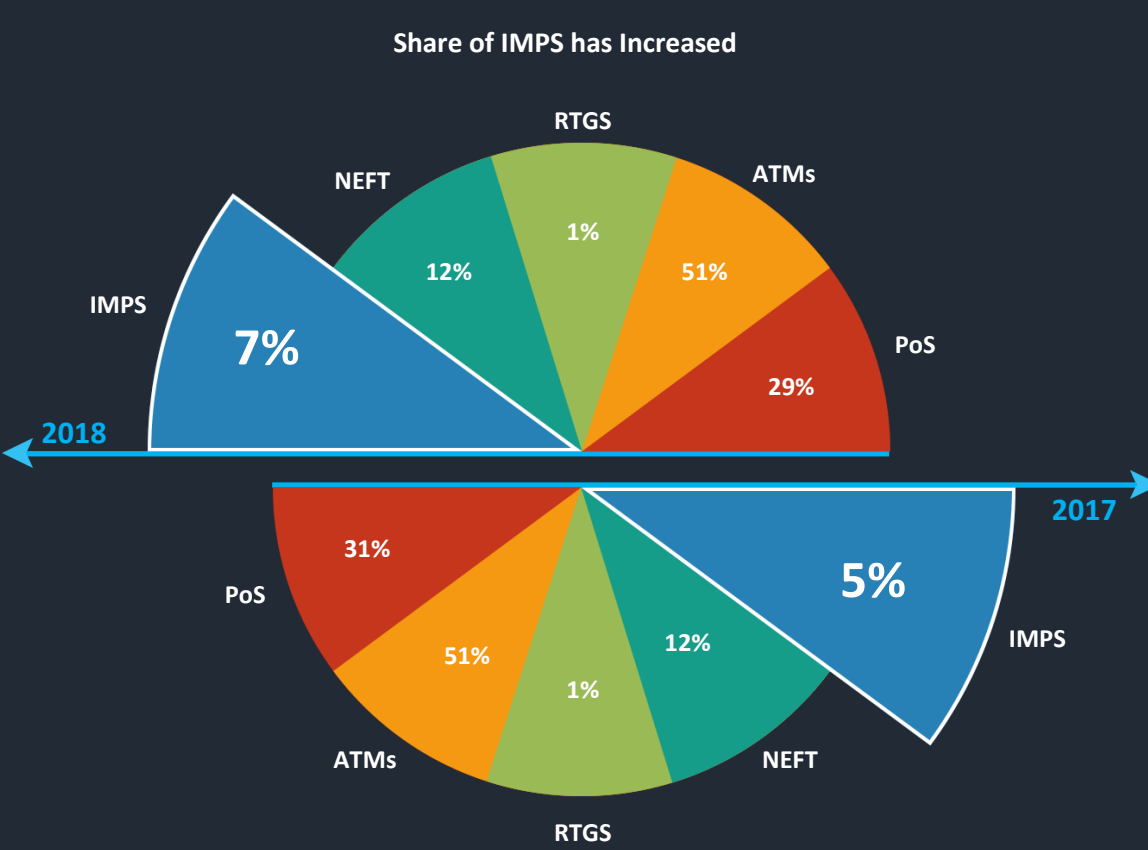
Source: NPCI

Participating Banks in IMPS Have Increased

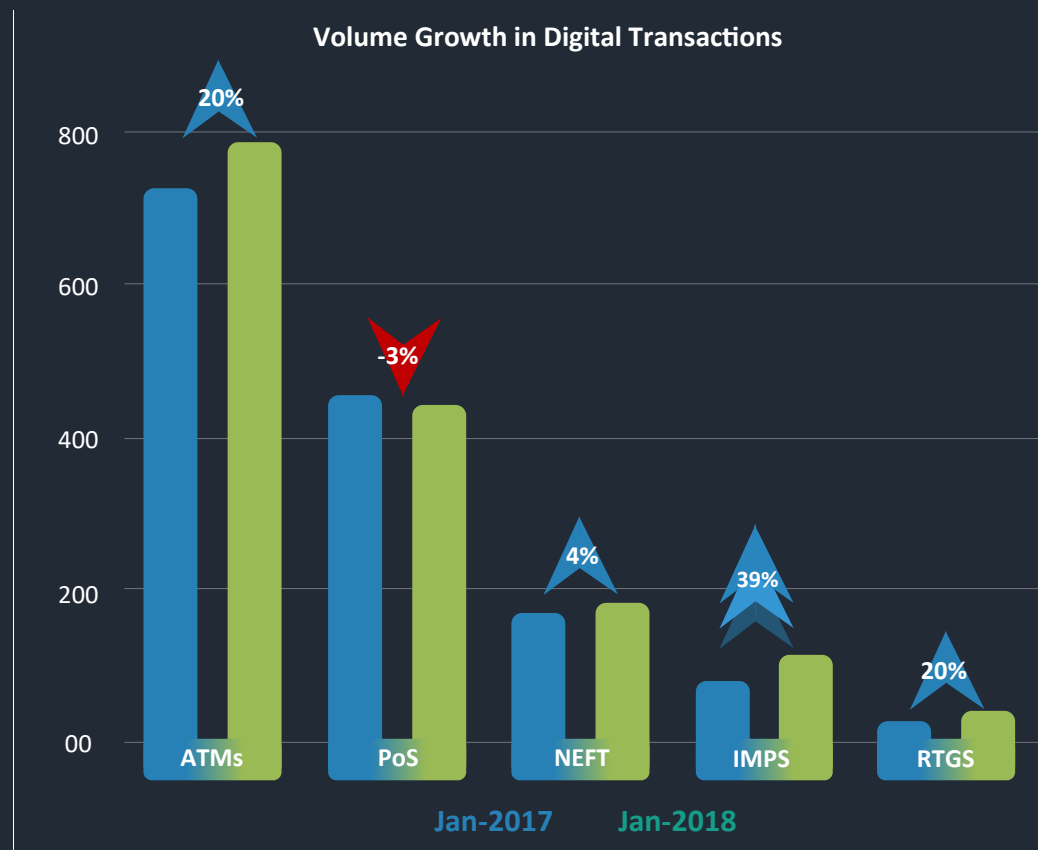


Source: NPCI

Share of Immediate Payment Service



Source: NPCI, RBI



Source: NPCI, RBI

Why Immediate Payment Service

Why IMPS?

- Immediate Fund Transfer System
- Functions 24*7*365
- Fund transfer through iMobile, Banking Sites & ATM's
- No minimum limit
- Debit or Credit card details not required
- Few banks may offer SMS-based IMPS service

Shortcomings

- Service Charges Applicable
- Irrevocable
- Maximum Limit upto Rs.2,00,000
- Provided only for Online Banking Services