Illustrations for calculation of part time banking outlets

Prescribed Period for Banking Outlet is 4 hours per day for 5 days (min. 20 hrs spread over 5 days) this will remain constant denominator. For ensuring that fairly regular service is available to customers, a maximum of 4 hours per day will be counted.

Example I

A banking outlet works for 2 hours for 2 days

Multiplying 2 x 2= 4 hours out of 20 prescribed hours.

It will be counted 0.2 (4/20) outlet.

It would be added to the denominator (if opened in any centre/any tier) and in the numerator (if opened in URC).

Example 2 :

A banking outlet works for 6 hours for 3 days

Max. benefit allowed : 4 hours per day

Hence 4x3 = 12 so 12/20 = It will be equal to 0.6 outlet.

Example 3:

Total no. of Banking Outlets (Full time) opened - 100

Opened in URCs (Full time) – 30

Opened in URCs (Part time Banking Outlet) - 2 outlets working for 6 hours for 3 days in URCs

Max. Benefit allowed: 4 hours per day

Hence 4x3 = 12 so 12/20 = It will be equal to 0.6 = 06*2 = 1.2 outlets.

For computation of 25% URC,

Total outlets opened = 100+1.2 = 101.2

Opened in URC = 30+1.2 =31.2

URC % = 31.2/101.2*100 = 30.83% (Complies with the norm)