

**Review of Non-Public Business Working Day (NPBWD)
observed by rural branches of commercial banks.**

DBOD.No.Leg. BC.9 / 09.05.001/2003-04

August 14, 2003

All Scheduled Commercial Banks
(Excluding RRBs and LABs)

Dear Sir,

**Review of Non-Public Business Working Day (NPBWD)
observed by rural branches of commercial banks.**

Please refer to our circular DBOD.No.Leg.BC.84/C-672 /86 dated August 8, 1986 advising all commercial banks to declare one day in a week as Non-Public Business Working Day (NPBWD) for their rural branches i.e on that day no public transactions should be handled but instead it should be fruitfully used for contacting the present and potential clientele for development work like mobilization of deposits, monitoring credit utilization, recovery and providing appropriate guidance to borrowers.

2. The matter has been reviewed in consultation with the Government and Indian Banks' Association and it has been decided that the above scheme of Non-Public Business Working Day (NPBWD) be made optional for the banks leaving it to individual bank's management to decide on the observance of NPBWD based on the local conditions.

3. Please acknowledge receipt.

Yours faithfully

(M.R.Srinivasan)
Chief General Manager-in-Charge.