

RBI/2004/218

RPCD.RRB.No.BC.88 /03.05.34/2003-04

May 25 , 2004

All Regional Rural Banks/Sponsor Banks

Dear Sir/Madam,

**Review of Non-Public Business Working Day (NPBWD)
observed by rural branches of Regional Rural Banks(RRBs)**

Please refer to Circular DBOD.No.Leg.BC.84/C-672/86 dated August 8, 1986 issued by our Department of Banking Operations and Development advising all commercial banks/RRBs 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 and it has been decided that the above scheme of Non-Public Business Working Day (NPBWD) be made optional for the RRBs leaving it to individual bank's management to decide on the observance of NPBWD based on the local conditions.

3. Please acknowledge receipt to our concerned Regional Office.

Yours faithfully

(G. Srinivasan)
Chief General Manager