

Central Office, Union Bank Bhavan, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai.

Instruction Circular No.: 1291 :2018

27<sup>th</sup> August 2018

To All Branches/Controlling Offices:

**Subject: Branch Business Hours.**

We draw your attention to Instruction Circular No. 00014-2015 dated 17<sup>th</sup> March 2015 on Branch Business Hours and Instruction Circular No. 00548-2016 dated 02<sup>nd</sup> August 2016 on change in operational guidelines for branches for better customer service-(Adoption of Best practices of UnionXperience Model under Project Utkarsh) across all Metro and Urban Branches.

As per master circular of RBI on customer Service in Banks, and Master Direction on Rationalisation of Branch Authorisation Policy-Revision of Guidelines, the following broad guidelines were given on Branch Business Hours and Working days.

**1. Banking hours / working days of bank branches**

Banks should normally function for public transactions at least for 4 hours per day for at least five days a week in the larger interest of public and trading community. Extension counters, Satellite Offices, one man offices or other special class of branches may remain open for such shorter hours as may be considered necessary.

**2. Changes in banking hours**

No particular banking hours have been prescribed by law and a bank may fix, after due notice to its customers, whatever business hours are convenient to it i.e., to work in double shifts, to observe weekly holiday on a day other than Sunday or to function on Sundays in addition to the normal working days, subject to observing normal working hours for public transactions referred to in paragraph above. The bank's branches in rural areas can fix the business hours (i.e. number of hours, as well as timings) and the weekly holidays to suit the local requirements."

Keeping in view the RBI Master Circular on Customer Service, and Master Direction on Rationalisation of Branch Authorisation Policy, local business conditions & customer's requirements, the Branches /Offices are advised to ensure the following.

**1. Counter Timings for Cash Transactions**

All the branches should accept cash transactions from customers for five hours on Week days. Branches should accept cash transactions for four hours from the commencement of business hours upto lunch time and one hour after lunch. For example, if the branch timing is from 10.00 AM to 5.00 PM, branch should accept cash from 10.00 AM to 2.00 PM and again after 2.30 PM to 3.30 PM after lunch time break. If the timings are different say like 10.30 AM to 5.30 PM, or 9.00 AM to 4.00 PM, the cash acceptance timings should be

adjusted accordingly so that branch should accept cash transactions from customers for five hours.

## **2. Un-interrupted Banking Hours and staggered lunch for Metro and Urban Branches**

To provide better customer service, Metro and Urban branches should observe staggered lunch timing for providing un-interrupted Banking Hours which is one of the best practices of UnionXperience Model under Project Utkarsh. To observe this all staff should not take the lunch break at a time, instead it should be in batches so that some staff will be available at the counters to provide service to the customers. For example, if the branch timing is from 10.00 Am to 5.00 PM some staff may take lunch break from 1.30 PM to 2.00 PM and some other staff may take lunch from 2.00 PM to 2.30 PM and remaining staff may take from 2.30 PM to 3.00 PM.

## **3. Commencement / Extension of working hours**

- a) The branch managers and other supervising officials should, however, ensure that the members of the staff are available at their respective counters right from the commencement of banking hours and throughout the prescribed business hours so that there may not be any grounds for customers to make complaints.
- b) Branches should ensure that no counter remains unattended during the business hours and uninterrupted service is rendered to the customers.
- c) All the customers entering the banking hall before the close of business hours should be attended to.

## **4. Extended business hours for non-cash banking transactions**

Branches should extend business hours for banking transactions other than cash, up till one hour before close of the working hours.

The following non-cash transactions should be undertaken by banks during the extended hours, i.e., up to one hour before the close of working hours:

### **(a) Non-voucher generating transactions :**

- (i) Issue of pass books/statement of accounts;
- (ii) Issue of cheque books ;
- (iii) Delivery of term deposit receipts/drafts;
- (iv) Acceptance of share application forms;
- (v) Acceptance of clearing cheques;
- (vi) Acceptance of bills for collection.


### **(b) Voucher generating transactions:**

- (i) Issue of term deposit receipts;
- (ii) Acceptance of cheques for locker rent due;
- (iii) Issue of travellers cheques;
- (iv) Issue of gift cheques;
- (v) Acceptance of individual cheques for transfer credit.

Such non-cash transactions to be done during the extended business hours should be notified adequately on the notice board for information of the customers.

If any particular branch is having business hours not in line with the local business conditions & customer's requirements, those branch timings can be reviewed by the Regional Offices subjected to the RBI guidelines and prevailing relevant local laws such as Shops and Establishment Act, etc. Further, the provisions, if any, in regard to the banks' obligations, to the staff under the Industrial Awards / Settlements, should be complied with. Clearing House authority of the place should also be consulted in this regard. Further, as and when the hours of business of any of the branches are extended, the concerned clearing house should be informed.

All Branches and controlling offices are instructed to adhere to the above guidelines strictly.

  
**(R.K. Kashyap)**  
**General Manager**

