



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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RBI/2019-20/46

DPSS (CO) RTGS No.364/04.04.016/2019-20

August 21, 2019

The Chairman / Managing Director / Chief Executive Officer  
of member banks participating in RTGS

Madam / Dear Sir,

**Real Time Gross Settlement (RTGS) System – Increase in operating hours**

A reference is invited to the circular [DPSS \(CO\) RTGS No. 2488/04.04.016/2018-19 dated May 28, 2019](#) on 'Real Time Gross Settlement (RTGS) System – Extension of Timings for Customer Transactions'.

2. At present, the RTGS system is available for customer transactions from 8:00 am to 6:00 pm and for inter-bank transactions from 8:00 am to 7:45 pm. In order to increase the availability of the RTGS system, it has been decided to extend the operating hours of RTGS and commence operations for customers and banks from 7:00 am.

3. The RTGS time window with effect from **August 26, 2019** will, therefore, be as under:

Sr. No.	Event	Time
1.	Open for Business	07:00 hours
2.	Customer transactions (Initial Cut-off)	18:00 hours
3.	Inter-bank transactions (Final Cut-off)	19:45 hours
4.	IDL Reversal	19:45 hours - 20:00 hours
5.	End of Day	20:00 hours

4. This directive is issued under Section 10 (2) read with Section 18 of Payment and Settlement Systems Act 2007 (Act 51 of 2007).

Yours faithfully,

(P Vasudevan)  
Chief General Manager

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हिंदी आसान है, इसका प्रयोग बढ़ाइए