



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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RBI/2020-21/70

DPSS (CO) RTGS No.750/04.04.016/2020-21

December 04, 2020

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

Madam / Dear Sir,

**24x7 Availability of Real Time Gross Settlement (RTGS) System**

A reference is invited to the [Statement on Developmental and Regulatory Policies dated October 09, 2020](#) wherein Reserve Bank of India (RBI) had announced making available the Real Time Gross Settlement (RTGS) system round the clock on all days. Accordingly, it has been decided to make RTGS available round the clock on all days of the year with effect from 00:30 hours on December 14, 2020.

2. Members are advised as under:

- i. RTGS shall be available for customer and inter-bank transactions round the clock, except for the interval between 'end-of-day' and 'start-of-day' processes, whose timings would be duly broadcasted through the RTGS system.
- ii. RTGS shall continue to be governed by the RTGS System Regulations, 2013, as amended from time to time. The revised Regulations are available on RBI's website at: [https://www.rbi.org.in/Scripts/Bs\\_viewRTGS.aspx](https://www.rbi.org.in/Scripts/Bs_viewRTGS.aspx).
- iii. Intra-Day Liquidity (IDL) facility shall be made available to facilitate smooth operations. The Intra-Day Liquidity (IDL) availed, if any, shall be reversed before the 'end-of-day' process begins.

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हिंदी आसान है, इसका प्रयोग बढ़ाइए

3. Members are advised to put in place necessary infrastructure to provide RTGS round the clock to their customers. RTGS transactions undertaken after normal banking hours are expected to be automated using 'Straight Through Processing (STP)' modes.

4. Members are further advised to disseminate information on the extended availability of RTGS to all their customers.

5. 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