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Janmashtami Triggers Regional Bank Closures in India

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— Categories: Finance

Banking operations in India are witnessing a mixed schedule this weekend as the Janmashtami festival falls on Saturday, August 16, 2025. The variation in closures across states comes immediately after the nationwide Independence Day holiday on Friday, creating the possibility of an extended three-day break for some customers.

According to the Reserve Bank of India's official calendar, bank holidays are not uniform across the country. While August 15 is observed nationwide as Independence Day, Janmashtami is recognized as a regional holiday in several states, leading to partial closures on August 16. The following day, August 17, is a Sunday, when all banks remain closed as part of the weekly schedule.

States Observing Janmashtami Closures

Banks are closed on August 16 in states such as Uttar Pradesh, Gujarat, Bihar, Telangana, Tamil Nadu, Madhya Pradesh, Rajasthan, Andhra Pradesh, Chhattisgarh, Jharkhand, Uttarakhand, Sikkim, Meghalaya, Chandigarh, and Jammu & Kashmir. In these regions, customers will need to rely on online banking, ATMs, and mobile apps for basic transactions, as in-person branch services will not be available.

States with Normal Banking Operations

In contrast, banking services continue as usual in Maharashtra, Delhi, Kerala, Karnataka, West Bengal, Odisha, Assam, Manipur, Arunachal Pradesh, Nagaland, Tripura, Himachal

Pradesh, and Goa. For customers in these states, Saturday functions as a regular working day, allowing branch access for deposits, withdrawals, and other over-the-counter services.

A Staggered Holiday Schedule

India's banking system follows the Reserve Bank of India's list of holidays, which combines national observances with state-specific cultural and religious events. As a result, holidays such as Janmashtami are not uniformly applied. For many customers, this year's calendar has created an unusual sequence of three consecutive non-working days—Friday's Independence Day, Saturday's Janmashtami (in select states), and Sunday's weekly closure.

This staggered approach highlights the importance of regional diversity in India's holiday system. While it ensures recognition of cultural and religious practices across different states, it also means that customers must remain alert to variations in service availability.