

Name of the Bank:

Information to be submitted along with Annual Branch Expansion Plan

1) Medium Term Policy for Branch Expansion Programme of the Bank:

Bank may furnish details of the proposed Medium Term Policy for its branch expansion for branches in Tier 1 & Tier 2 centres and in Tier 3 to Tier 6 centres for a period of 3 years

2) Expected level of business in the next 3 years-

- a. Deposits
- b. Advances

3) Expected customer base in the next 3 years

4) Technology implementation:

- a. No. of branches fully computerized
- b. No. of branches with network connectivity
- c. No. of branches with Core Banking Solution (CBS)

The bank may also submit a brief write-up on the existing technological infrastructure, various technology initiatives undertaken and the proposed enhancement/ upgradation of technology for achieving its business goals in the medium term

5) Measures to promote financial inclusion:

The bank may furnish details of the various levels/ slabs of minimum balance required to be maintained by customers and the related services offered by the bank linked to such multiple levels/ slabs of minimum balance under Financial Inclusion initiatives.

A) Bank may also furnish details as under:-

- a) Whether the bank has implemented the BC model? If so, details thereof.
- b) Whether bank has a multilingual website
- c) Setting up of Rural Development and Self Employment Training Institutes (RUDSETIs) and Other Financial Literacy and Credit Counselling initiatives
- d) SHG linkages
- e) Other ICT enabled Financial Inclusion initiatives like Micro ATMs, Kiosks
- f) Initiatives / progress in respect of any other latest developments in the Financial Inclusion area

B) Bank may also provide statistical details for the last three years as under:-

- g) Average number of No. Frills account per branch
- h) Average number of General Credit Card or Overdraft against No Frills account
- i) Average number of Smart Cards issued per branch

6) Schedule of Charges of Products & Services offered:

The bank may forward the Schedule of Charges for various products and services offered to its customers. Minimum balance required for opening of various accounts, charges for non-maintenance of minimum balance etc.

7) Steps proposed to be taken by the bank to ensure that the quality of customer service does not get adversely affected due to expansion of branch network.

8) Number of complaints received by the bank during last two years

(Major areas/ types of complaints may be mentioned)

Sr.No.	Year	No. of Complaints pending at the beginning of year	No. of Complaints Received during the year	Total	No. of Complaints Disposed of during the year	No. of complaints Pending at the end of year

9) Measures proposed by the bank to address the following issues arising out of scaling up of operations due to the proposed expansion of branch network.

- Internal control and audit
- Housekeeping and reconciliation
- Other areas of operational risk
- HR issues

10) Position regarding priority sector advances.

Sector wise break up may be furnished by the bank.

11) Details relating to Credit Deposit Ratio:

(Position as on -----)

(Amt. in Rs. crore)

Particulars	Rural	Semi-urban	Urban	Metropolita n	Total
Deposits					
Advances					
Credit-deposit ratio					
Deposits per branch					
Advances per branch					

12) The activities of the banking group and the nature of relationship of the bank with its subsidiaries, affiliates and associates.

13) Whether any show-cause notice was issued to the bank and whether any penalty was imposed on the bank during the last one year. If so, the details thereof.

14) List of Branches opened by the bank during the previous one year

a. Tier 1 and Tier 2 centres

Sl.No.	Reference No. of RBI -DBOD and date	Serial No. in Annex	Centre	District	State	Date of opening

b. Tier 3 to Tier 6 centres and North Eastern States & Sikkim

Sl.No.	Centre	District	State	Date of opening

15) List of authorisations for opening of branches, **pending** with the bank for utilization.

Sl.No.	Reference No. of DBOD and date	Serial No. in Annex	Centre	District	State	Remarks

16) Any other information bank may like to furnish.