

Information to be submitted along with ABEP

Name of the Bank:

- 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 centres and in Tier 2 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 Literary 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:-
 - a) Average number of No. Frills account per branch

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

b. Tier 2 to Tier 6 centres and North Eastern States & Sikkim

Sr. No.	Centre	District	State	Date of opening

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

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

16) List of branches proposed to be opened in Tier 2 to Tier 6 centres in the previous ABEP but not yet opened

17) List of branches proposed to open in rural unbanked centres (in terms of Circular dated July 15, 2011) in the previous ABEP but not yet opened

18) Other information

A. Financial Inclusion Initiatives

	Particulars	Position as on	
		31-Mar-	31-Mar-
1	Average No. of No Frills Account per branch		
2	Average No. of General Credit Card or overdraft against No Frills Account		
3	Average No. of Smart Cards issued per branch for the purpose of Financial Inclusion		
4	Whether the bank has implemented the BC Model? If yes , detailed current status*		
5	Whether the Bank has a Multi- Lingual Website (at least 3 languages i.e. Hindi, English, Local Language)		

6	Initiatives taken by bank to set up Rural Development and Self Employment Training Institutes (RUDSETIs) and other Financial Literacy and Credit Counselling Initiatives (details if any)*		
7	SHG Linkages (details)*		
8	Other ICT enabled Financial Inclusion initiatives like Micro ATMs, Kiosks etc. (details)*		
9	Initiatives / progress in respect of any other latest developments in the area of Financial inclusion.		
* Details may be given in Annex			

B. Customer Service aspects

	Particulars	Position as on	
		31-Mar-	31-Mar-
1	Implementation of Circular dated February 2, 2007 regarding reasonableness of service charges		
2	Implementation of Circular dated May 7, 2007, regarding usurious rates of interest		
3	Display of Information on website- Recovery agents, nodal officers etc.		
4	Facilities to physically / visually challenged customers		
5	Other aspects like monitoring blogs, importance given to customer service, etc.		
6	Average time taken for disposal of complaints		

19) Any other information bank may like to furnish.