

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
- b) Average number of General Credit Card or Overdraft against No Frills account
- c) 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 customer. 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 end of the 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.

- a. Internal control and audit
- b. Housekeeping and reconciliation
- c. Other areas of operational risk
- d. 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	Metropolitan	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 centres

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.