

Guidelines for Commercial Banks on the use of CISBI

The Reserve Bank has been using the Master Office File (MOF) system for maintaining the information database on locational and business activity details of all banking outlets / offices as reported by banks in terms of extant branch authorisation circulars issued by the regulatory departments [*i.e.*, the Department of Banking Regulations (DBR) and the Department of Co-operative Banks Regulations (DCBR)] in RBI. The Basic Statistical Returns (BSR) codes (Part-I & Part-II) are allotted through the MOF system. It is also used for providing information on ‘branch locator’ under the *Database of Indian Economy (DBIE)* portal (<https://dbie.rbi.org.in>) on the RBI website, which is widely used by banks/general public.

Consistent with the needs of branch licencing and financial inclusion policies as well as the need for requisite coverage of additional dimensions/features in a secure manner, the MOF system is being replaced by a new web-based “**Central Information System for Banking Infrastructure (CISBI)**”. The Bank Branch Statistics Division (BBSD) in the Department of Statistics and Information Management (DSIM), Central Office, Reserve Bank of India would be the nodal unit for CISBI and would co-ordinate with other RBI Departments, banks, AIFIs and stakeholders.

Under the new system, information related to Bank, Banking Outlet [Brick & Mortar (B&M) Branch and Fixed-Point Business Correspondent (BC) Outlet], Office, NAIOS, other fixed Customer Service Points (CSPs) (*e.g.*, ATMs, Other Customer Services) must be submitted in CISBI. The new system has several enhancements such as: (a) coverage of overseas branches of Indian banks, co-operative banks, ATMs, AD-category, fixed-point banking correspondents (BCs) outlets and centres served under hub-spoke model; (b) geo-coordinates of outlets; (c) mapping of multiple bank-codes (BSR, IFSC and MICR); (d) bank-level information on approval/license/facilities and (f) scalability with new business models. For accessing CISBI, each bank is allotted two types of user IDs: (i) “Bank Admin ID” and (ii) “Bank User ID”. RBI (DSIM-BBSD) will create single “Bank Admin ID” for each bank, who in turn can themselves create multiple “Bank User IDs”. Banks can update information related to their bank by using “Bank Admin ID” and can report new banking outlet or can report any change in status/address, closure/merger/conversion/ shifting/relocation/upgradation, etc. of existing banking outlets/offices/NAIOS/ CSPs by using both the IDs. However, only “Bank Admin ID” (and not “Bank User ID”) can make changes in the information related to their Bank.

Commercial banks will be able to submit proforma on their own to CISBI and get the information validated and approved. For getting “Bank Admin ID”, a bank should provide an authorised email ID on which RBI (DSIM-BBSD) can forward “Bank Admin ID” and its password in two different emails. A new bank seeking reporting access to CISBI, should contact RBI (DSIM-BBSD) for this purpose.

1. For opening an account in CISBI and providing bank code, the bank’s request letter should provide details of the bank’s nodal person, an email ID for receiving the login credentials and certain basic documents as follows:

A. For Foreign Banks

- a. Certificate of Incorporation from Registrar of Companies;
- b. License/ Authorization to carry on banking business from DBR, RBI, CO along with covering letter (containing terms & conditions);
- c. A letter of commencement of business in India;
- d. A copy of Memorandum of Association;
- e. A copy of Articles of Association; and
- f. All the documents from the list of commercial Banks and in addition to that a certificate of bank confirming capital infusion of US \$ 25 million.

B. For Other Commercial Banks

- a. Certificate of Incorporation from Registrar of Companies;
 - b. License/ Authorization to carry on banking business from RBI (DBR) along with its covering letter (containing terms & conditions);
 - c. A letter of commencement of business in India;
 - d. Press release by DBR regarding commencement of business;
 - e. A copy of Memorandum of Association; and
 - f. A copy of Articles of Association.
2. Based on the documents, as mentioned above, RBI(DSIM-BBSD) will open an account of the bank in CISBI system by filling its “Basic Details” in the system.
 3. System will generate the “Bank Admin ID” and will automatically send email notification of “Bank Admin ID” and its Password (in two separate emails) to the designated email ID of the bank.
 4. Bank should login on the CISBI portal (<https://cisbi.rbi.org.in>) using its allotted “Bank Admin ID” and change the allotted password on the first login.
 5. Bank should fill all information pertaining to their bank including license details, address of registered office, head office, corporate office, authorised official for CISBI reporting, etc. and contact details of Chairman, CMD, MD, compliance officers, authorised official for CISBI reporting, etc. Then submit and publish the information in CISBI.
 6. After submission of the complete information related to their bank CISBI will generate Bank-code and Bank Working Code.
 7. After getting the Bank / Bank Working Code, banks can create “Bank User ID” for its internal users. Management of “Bank User ID” will remain the responsibility of the Bank.
 8. Banks can submit the information related to their new banking outlet as per the proforma by login through “Bank Admin ID” or “Bank User ID”.
 9. For reporting any change in the existing information, banks should edit the existing information and indicate the effective date of change.
 10. Banks can also use the facility to access/ download the data related to their bank.
 11. “Instructions for Filling Proforma” are given in [Annex II](#).
 12. Bank must reset the password in every three months. In case, their password expires or it is forgotten, they can login in CISBI and (a) Use “Bank Admin ID” to reset the password for “Bank User ID” and (b) contact CISBI helpdesk for resetting the password of “Bank Admin ID”.
 13. **Nil Report:** Nil report will show the status of the bank in CISBI, *i.e.*, total number of functioning banking outlet/s (B&M branch/fixed point BC outlets), offices, NAIIO and other fixed Customer Service Points (CSPs) (ATMs, Other Customer Services, etc.) as on last day of the month and total number of newly-opened and closed banking outlet/s during the month. Report will be generated from CISBI itself and bank will authenticate that their information in CISBI is correct and updated. If a bank finds any difference in the “Nil Report” generated by CISBI and their actual status, they should first update the information in CISBI by opening or closing or converting the banking channels, then generate “Nil Report” and submit it through CISBI only (No hard copy is required).
 14. Banks shall submit, “NIL Report” for every month within one week of the reference date (*i.e.* by 7th of the next month).
