



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
www.rbi.org.in

RBI/2015-16/10  
DBR.CO.RRB.BL.BC.No.17/31.01.002/2015-16

July 1, 2015

The Chairman  
All Regional Rural Banks

Dear Sir / Madam,

**Master Circular on Branch Licensing**

Please refer to the [Master Circular RPCD.CO.RRB.No.BL.BC.4/03.05.90/2014-15 dated July 1, 2014](#) consolidating instructions / guidelines issued to Regional Rural Banks (RRBs) on Branch Licensing till June 30, 2014. The Master Circular has been suitably updated by incorporating the instructions issued up to June 30, 2015.

Yours faithfully,

(Sudha Damodar)  
Chief General Manager

Encl: As above

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हिंदी आसान है, इसका प्रयोग बढ़ाएँ



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## **I. Introduction**

The opening of new branches and shifting of existing branches of banks is governed by the provisions of Section 23 of the Banking Regulation Act, 1949. In terms of these provisions, banks cannot, without the prior approval of the Reserve Bank of India (RBI), open a new place of business in India or abroad or change, otherwise than within the same city, town or village, the location of the existing place of business. Section 23 (2) of the Banking Regulation Act lays down that before granting any permission under this section, the Reserve Bank may require to be satisfied, by an inspection under Section 35 or otherwise, as to the financial condition and history of the banking company, the general character of its management, the adequacy of its capital structure and earning prospects and that public interest will be served by the opening or, as the case may be, change of location of the existing place of business. RRBs should approach the concerned Regional Offices of RBI in this regard.

## **II. Branch Licensing Policy**

(i) The branch licensing policy covers the opening of branches in all Tiers (Tier 1 to 6) of the country. The Tier wise classification of centres based on population is given in Annex IV. Tier 1 comprises metropolitan and urban centres; Tiers 2, 3, and 4 comprise semi urban centres and Tiers 5 and 6 comprise rural centres.

(ii) The Boards of Directors of RRBs are required to decide on the policy and strategy for setting up new branches / offices etc., taking into account the yearly business plan, potential for business and profitability of the proposed branches, efficacy of the internal control system, redeployment of staff where surplus manpower has been identified, extension of prompt and cost-effective customer service to the clientele etc.

(iii) RRBs should obtain prior approval of their Boards of Directors before applying for opening / merger / shifting / conversion of branches / offices etc. No separate approval of the sponsor bank is required. Further, approval of the sub-group of District Consultative Committee (DCC) will also not be required for opening of branches. However, in case of shifting / merger / conversion of branches, approval of the sub-group of DCC will be required.

(iv) RRBs are required to obtain prior approval of RBI for opening new branches in Tier 1 centres. The applications will be considered on a very selective basis on merits of each case. In addition to the conditions laid down in paragraph II (1)(a), the overall financial position of the RRB, quality of its



management, efficacy of the internal control system, CBS compliance and other relevant factors will be considered by RBI.

(v) RRBs are permitted to open branches in Tier 2 to Tier 6 centers (with population of up to 99,999 as per Census 2001) without having the need to take prior permission from Reserve Bank of India in each case, subject to reporting, provided they fulfill the conditions laid down in paragraph II (1)(b)(i). RRBs which do not satisfy the said conditions should obtain prior approval from the Regional Office of RBI.

(vi) RRBs which require prior approval of RBI for opening branches should submit their applications to the concerned Regional Office of the Reserve Bank, through the respective Regional Office of NABARD in the prescribed application Form VI (Rule 12) of Banking Companies Rules, 1949 ([Annex I](#)), which will give its comments on the merits of the application. The RRBs should forward an advance copy of the application to the concerned Regional Office of the Reserve Bank.

(vii) In order to expedite the process of disposal of applications, powers have been delegated to the Regional Offices of the Reserve Bank to take a decision on the applications of RRBs for opening / shifting / merger/ conversion of branches without reference to the concerned Empowered Committees (ECs). If required, the Regional Offices of the Reserve Bank may consult the concerned State Government.

(viii) There is a need to step up the opening of branches in unbanked rural centres in order to meet the objectives of increasing banking penetration and financial inclusion rapidly. It is also vitally important to meet the targets set out for providing banking services in all villages by opening more of brick and mortar branches in unbanked rural centres, besides the use of Business Correspondents.

(ix) RRBs should allocate at least 25 percent of the total number of branches proposed to be opened during a year in unbanked rural (Tier 5 and Tier 6) centres. An unbanked rural centre would mean a rural (Tier 5 and Tier 6) centre that does not have a brick and mortar structure of any scheduled commercial bank for customer based banking transactions.

(x) In order to take financial inclusion to the next stage of providing universal coverage and facilitating Electronic Benefit Transfer (EBT), RRBs were advised to draw up Financial Inclusion Plans (FIPs) for the period 2013-16.



(xi) RRBs should consider front-loading (prioritising) the opening of branches in unbanked rural centres over a 3 year cycle co-terminus with their FIP (2013-16) to facilitate speedier branch expansion in unbanked rural centres for ensuring a seamless roll out of the Direct Benefit Transfer (DBT) / EBT Scheme of the Government of India. The requirement of allocating at least 25 per cent of total number of branches proposed to be opened during a year in unbanked rural (Tier 5 and Tier 6) centres will continue. Credit will be given for branches opened in unbanked rural centres in excess of 25 per cent in a year which will be carried forward to the subsequent year of the FIP.

(xii) Authorisations for opening of branches / office etc. are issued to RRBs, by the concerned Regional Offices of RBI in cases where prior approval of RBI is required for opening branches / offices etc. The validity of the authorisation is for a maximum period of two years. RRBs are required to put in place the infrastructure for the branch / offices etc. and obtain a licence prior to the opening of the branch, office etc. from the concerned Regional Office of RBI within the validity of the authorization.

(xiii) In cases of change in name of the locality or street / road where the branch is located, since there is no change in location of the branch, RRBs need not seek approval or approach RBI for amendment to licence. The concerned Regional Office of RBI and DSIM, Mumbai may only be intimated of the change. Changes may also take place due to change in name of taluk / district or reorganisation of districts or formation of new States. Under such circumstances, too, RRBs need not forward the relevant licence/s to the Regional Office for amendment and may adopt the changed name on the basis of Government Notification, under advice to the concerned Regional Office of RBI and DSIM, Mumbai.

(xiv) In case an alteration in any name is to be made for avoiding confusion between branches of various banks bearing the same name in the same locality or on account of other justifiable circumstances, such requests should be addressed to the concerned Regional Office of RBI and while forwarding such requests, the relative licences, together with the covering letters, should also be sent.

## **1. Opening of Branches**

(a) RRBs are required to obtain prior approval of RBI for opening branches in Tier 1 centres. Their applications will be considered, provided they fulfill the following conditions:

- No default in maintenance of SLR and CRR during the last two years;
- Operating profits are being made;
- Net worth shows improvement; and
- Net NPA ratio does not exceed 8 per cent.



(b) (i) RRBs are permitted to open branches in Tier 2 to Tier 6 centers (with population of up to 99,999 as per Census 2001) without having the need to take permission from Reserve Bank of India in each case, subject to reporting, provided they fulfill the following conditions as per the latest inspection report :

- CRAR of at least 9%;
- Net NPA ratio less than 5%;
- No default in maintenance of CRR / SLR for the last year; and
- Net profit in the last financial year;
- CBS compliant

(ii) RRBs eligible to open branches in Tier 2 to Tier 6 centres, under general permission, may approach the Regional Office of RBI for post-facto automatic issue of the licence/s. The licence should be displayed in the premises of the branch so opened for information of its customers / public to instill confidence in them that the bank branch is authorized to conduct banking business.

(iii) RRBs which are not eligible are required to apply to RBI for prior permission to open branches in Tier 2 to 6 centres. Their applications will be considered provided they fulfill the conditions laid down in paragraph II (1)(a).

## **2. Shifting of Branches**

### **At Rural Centres**

(a) The shifting of branches in rural centres may be effected by RRBs themselves without obtaining the prior approval of RBI, subject to the condition that both the existing and proposed centres are within the same block, and that the relocated branch would be able to cater adequately to the banking needs of the villages served by the existing branch.

### **At Urban / Metropolitan Centres / Semi Urban Centres**

(b)(i) RRBs may shift their branches at semi urban centres / urban / metropolitan centres within the same locality / municipal ward without the prior approval of RBI. It should, however, be ensured that the locality / ward is not rendered unbanked due to the shifting of branch/es.

(ii) RRBs have to obtain prior approval of the concerned Regional Office of RBI for shifting of branches outside the locality / municipal ward at semi urban / urban / metropolitan centres.



(c) RRBs may shift their branches as indicated above, but ensure that the licence of the branch is submitted to the concerned Regional Office of RBI for getting the new address incorporated therein at the earliest but not later than three months from the date of the shifting of the branch.

(d) RRBs should, however, ensure that customers of the branch, which is being shifted, are informed well in time before actual shifting of the branch, so as to avoid inconvenience to them.

### **3. Conversion of Branches**

(a) RRBs may themselves decide the need for conversion of the existing loss making branches into satellite / mobile offices keeping in view the cost-benefit aspect, the likely inconvenience that may be caused to the existing clientele, the effect of the conversion on the performance in the preparation of district credit plan and priority sector lending. With a view to providing better customer service in rural areas, RRBs may also convert their satellite offices into full-fledged branches after obtaining concurrence from the Empowered Committee (EC) and RRBs should also obtain necessary licence from the concerned Regional Office of RBI.

(b) Conversion of branches into satellite offices at centres other than rural is not permissible.

### **4. Merger of Branches**

Where two loss making branches of any RRB are in close proximity to each other (i.e. within a distance of about 5 kms.), the RRB may consider merging the two branches with a view to rationalising the spatial spread and reducing establishment / operating costs.

### **5. Extension Counters**

(a) RRBs, with the approval of their Boards of Directors, can open extension counters at the premises of the institutions of which they are principal bankers after obtaining a licence from the concerned Regional Office of RBI for the purpose. An extension counter can be opened within the premises of big offices, factories, hospitals, military units, educational institutions, residential colonies, shopping complexes where there is a large complement of staff / workers, students, who because of their identical working hours and non-availability of banking facilities at a reasonable distance find it difficult to carry out their banking transactions. Apart from above, RRBs can also set up extension counters after obtaining licence from the concerned Regional Office of RBI at places of worship and market places. The condition of being principal bankers, however, would not apply in such cases.



(b) The extension counter should carry out limited type of banking business, such as :

- deposit / withdrawal transactions
- issue and encashment of drafts and mail transfers
- issue and encashment of travellers cheques
- sale of gift cheques
- collection of bills
- advances against fixed deposits of their customers (within the sanctioning power of the concerned officials at the extension counter)
- facility of safe deposit locker (provided adequate security arrangements are made).

Further, if the extension counter proposes to undertake State government business, it would require prior approval from the concerned Government authority as also of Department of Government and Bank Accounts (DGBA), RBI, CO.

(c) RRBs should submit their request for opening extension counters and furnish particulars of the proposed Extension Counter in Parts I and II of the format, given in Annex II, to the concerned Regional Offices of RBI.

## **6. Upgradation of Extension Counters**

(a) RRBs should approach the concerned Regional Office of RBI for prior approval for upgrading an extension counter into a full-fledged branch. The proposal is considered if the following conditions are fulfilled:

- (i) The extension counter has been functioning for a minimum period of five years;
- (ii) The number of deposit accounts exceeded 2000 during the last one-year; and
- (iii) The average deposits (i.e. on a monthly basis) for the last three years are not less than Rs.2 crore.

(b) The proposals, wherein the above conditions are not fulfilled entirely but otherwise the concerned extension counters have grown so as to be fit for conversion into branches, are considered on merit.

## **7. Satellite Offices**

The guidelines, as under, should be followed by the RRBs in respect of satellite offices:





- (a) The satellite office should be established at fixed premises in the surrounding villages. It should be controlled and operated from a base branch located at central village / block headquarters;
- (b) Each satellite office should function on a few specified days (at least twice) in a week at specified hours;
- (c) All types of banking transactions may be conducted at the satellite office;
- (d) The customers of the satellite office should be permitted to transact business at the base branch on non-operating days of such office;
- (e) While separate ledgers / registers / scrolls may be maintained for each satellite office, all the transactions carried out thereat should be incorporated in the books of account of the base branch;
- (f) The staff attached to the base branch, preferably consisting of a member of supervisory staff, a cashier-cum-clerk and an armed guard, should be deputed to the satellite office; and
- (g) Adequate arrangements for insurance of furniture, cash-in-transit, etc. should be made.

## **8. Mobile Offices**

The scheme of mobile offices envisages the extension of banking facilities through a well-protected van with arrangements for two or three officials of the bank sitting in it with books, safe containing cash, etc. The mobile unit would visit the places proposed to be served by it on certain specified days / hours. The mobile offices would be attached to a branch of the RRB. The mobile office/s should not visit the rural places which are served by cooperative banks and places served by regular offices of commercial banks.

## **9. Automated Teller Machines**

(a) RRBs need not obtain permission of RBI for installation of Automated Teller Machines (ATMs) at branches and extension counters for which they hold licences issued by RBI. RRBs should, however, report to DSIM as and when an ATM is installed at a branch or an extension counter.



(b) In case any RRB wishes to set up an off-site ATM in its area of operation, it may do so after assessing the cost and benefit. Prior approval of RBI need not be obtained, but on opening of such ATMs RRBs should immediately inform the respective Regional Office of the Reserve Bank for the purpose of getting a formal authorisation for the place of business.

### **10. Service Branch / Central Processing Centres / Back Offices**

RRBs are allowed to set up Service Branches / Central Processing Centres (CPCs) / Back Offices exclusively to attend to back office functions such as data processing, verification and processing of documents, issuance of cheque books, demand drafts etc. and other functions incidental to their banking business. These offices should have no interface with customers and would not be allowed to be converted into General Banking branches. These offices would be treated on par with a branch and RRBs shall be required to obtain necessary licence from the concerned Regional Office of RBI.

### **11. Regional Offices**

a) RRBs will be allowed to open one Regional Office (RO) for every 50 branches. RRBs having up to 50 branches will be under the direct control of the Head Office, without any intermediate tier. The cases of RRBs, which require relaxation in the above norm in regard to the number of branches to be covered by one RO due to geographical / other conditions, will be examined by the Empowered Committee (EC) and referred to Central Office, Department of Banking Regulation (DBR) for consideration.

b) The ROs are not permitted to transact any banking business. However, RRBs are required to obtain licences from the concerned Regional Office of RBI prior to functioning / opening of these offices. RRBs can either shift or close / merge these offices at their discretion without prior approval of RBI, but they are required to ensure that the licence is submitted to the concerned Regional Office of RBI for getting the new address incorporated in the licence at the earliest, but not later than three months from the date of shifting. As regards closure / merger of such offices, the licence has to be surrendered to the concerned Regional Office of RBI for cancellation immediately after the closure / merger of the office under advice to the DSIM of RBI.

### **12. Business Facilitator / Business Correspondent Model**

With the objective of ensuring greater financial inclusion and increasing the outreach of the banking sector, RRBs have been permitted to use the services of intermediaries in providing financial and



banking services through the use of Business Facilitator / Business Correspondent Model as per the guidelines issued in this regard.

#### (I) Guidelines for Engaging Business Facilitator

Under the Business Facilitator Model, banks may use the services of intermediaries such as:

- (a) Non-Governmental Organisations (NGOs)/Self Help Groups (SHGs)
- (b) Farmers Clubs
- (c) Cooperatives
- (d) Community based organizations
- (e) IT enabled rural outlets of corporate entities
- (f) Post Offices
- (g) Insurance agents
- (h) Well functioning Panchayats
- (i) Village Knowledge Centres
- (j) Agri Clinics
- (k) Agri Business Centres
- (l) Krishi Vigyan Kendras
- (m) Khadi and Village Industries Commission (KVIC) / Khadi and Village Industries Board (KVIB) units

Depending on the comfort level of the bank for providing facilitation services, such services may include (i) identification of borrowers and fitment of activities; (ii) collection and preliminary processing of loan applications including verification of primary information/data; (iii) creating awareness about savings and other products and education and advice on managing money and debt counselling; (iv) processing and submission of applications to banks; (v) promotion and nurturing SHGs/Joint Liability Groups (JLGs); (vi) post-sanction monitoring; (vii) monitoring and handholding of SHGs/JLGs/Credit Groups/others; and (viii) follow-up for recovery.

#### (II) Guidelines for engaging Business Correspondents

RRBs may engage Business Correspondents (BCs), subject to compliance with the following guidelines. They may formulate a policy for engaging BCs with the approval of their Board of Directors. RRBs should take measures to address possible reputational risks arising out of appointment and functioning of BCs. Due diligence may be carried out on the individuals / entities to be engaged as BCs prior to their engagement. The due diligence exercise may, inter alia, cover aspects such as reputation/market standing, financial soundness, management and corporate governance, cash handling ability and ability to implement technology solutions in rendering financial services. Every BC should be attached to and under the oversight of a base branch.



## A. Eligible individuals/entities

RRBs may engage the following individuals/entities as BCs:

(a) Individuals like retired bank employees, retired teachers, retired government employees and ex-servicemen, individual owners of 'kirana'/medical/Fair Price shops, individual Public Call Office (PCO) operators, agents of Small Savings schemes of Government of India/Insurance Companies, individuals who own petrol pumps, authorized functionaries of well-run Self Help Groups (SHGs) which are linked to banks, any other individual including those operating Common Service Centres (CSCs);

(b) NGOs/MFIs set up under Societies/Trust Acts and Section 25 Companies;

(c) Cooperative Societies registered under Mutually Aided Cooperative Societies Acts/Cooperative Societies Acts of States/Multi State Cooperative Societies Act;

(d) Post Offices;

(e) Companies registered under the Indian Companies Act, 1956 with large and widespread retail outlets, other than Non- Banking Financial Companies (NBFCs); and

(f) Non Deposit taking NBFCs (NBFCs-ND).

NBFCs-ND may be engaged as BCs, subject to the following conditions:

- (i) It should be ensured that there is no comingling of bank funds and those of the NBFC-ND appointed as BC;
- (ii) There should be a specific contractual arrangement between the bank and the NBFC-ND to ensure that all possible conflicts of interest are adequately taken care of;
- (iii) RRBs should ensure that the NBFC-ND does not adopt any restrictive practice such as offering savings or remittance functions only to its own customers and forced bundling of services offered by the NBFC-ND and the bank does not take place; and
- (iv) RRBs should be guided by our circular RPCD.No.RRB.BC.25/03.05.34/98-99 dated September 15, 1998 on Financial Assistance to NBFCs – Surplus Non-SLR Funds.



## **B. Business Correspondent Model**

While a BC can be a BC for more than one bank, at the point of customer interface, a retail outlet or a sub-agent of a BC shall represent the bank which has appointed the BC. Interoperability is permitted at the retail outlets or sub-agents of BCs (i.e. at the point of customer interface), provided the technology available with the bank, which has appointed the BC, supports interoperability, subject to the following conditions:

- (i) The transactions and authentications at such retail outlets or sub-agents of BCs are carried out on-line;
- (ii) The transactions are carried out on Core Banking Solution (CBS) platform; and
- (iii) The banks follow the standard operating procedures to be advised by the Indian Banks' Association (IBA).

## **C. Procedure for engaging BCs**

The terms and conditions governing the contract between the bank and the BC should be carefully defined in written agreements and subjected to a thorough legal vetting. While drawing up agreements, RRBs should strictly adhere to instructions contained in the guidelines on managing risks and code of conduct in outsourcing of financial services by banks, issued by Reserve Bank of India on November 3, 2006. RRBs will be fully responsible for the actions of the BCs and their retail outlets/sub agents.

## **D. Scope of activities**

The activities to be undertaken by the BCs would be within the normal course of banking business. The scope of activities of a BC may include (i) identification of borrowers; (ii) collection and preliminary processing of loan applications including verification of primary information/data; (iii) creating awareness about savings and other products and education and advice on managing money and debt counselling; (iv) processing and submission of applications to banks; (v) promoting, nurturing and monitoring of SHGs/JLGs/Credit Groups/others; (vi) post-sanction monitoring; (vii) follow-up for recovery, (viii) disbursement of small value credit; (ix) recovery of principal/collection of interest; (x) collection of small value deposits; (xi) sale of micro insurance/ mutual fund products/ pension products/ other third party products (xii) receipt and delivery of small value remittances/ other payment instruments and (xiii) distribution of banknotes and coins.



### **E. KYC Norms**

KYC and AML procedures, as laid down in the Master Circular on KYC and AML and subsequent circulars on the subject should be followed in all cases. The banks may, if necessary, use the services of the BC for preliminary work relating to account opening formalities. However, ensuring compliance with KYC and AML norms under the BC model continues to be the responsibility of banks.

### **F. Customer confidentiality**

The banks should ensure the preservation and protection of the security and confidentiality of customer information in the custody or possession of BC.

### **G. Information Technology Standards**

The banks should ensure that equipment and technology used by the BC are of high standards.

### **H. Distance Criterion**

With a view to ensuring adequate supervision over the operations and activities of the retail outlet/sub-agent of BCs by banks, every retail outlet/sub-agent of BC is required to be attached to and be under the oversight of a specific bank branch designated as the base branch. It was stipulated that the distance between the place of business of a retail outlet/sub-agent of BC and the base branch should ordinarily not exceed 30 kms in rural, semi-urban and urban areas and 5 kms in metropolitan centres. In case there was a need to relax the distance criterion, the District Consultative Committee (DCC)/State level Bankers Committee (SLBC) could consider and approve relaxation on merits in respect of under-banked areas, etc.

With a view to providing operational flexibility to banks and in view of the technological developments in the banking sector, the stipulation regarding distance criteria has been removed. RRBs should, however, while formulating the Board approved policy for engaging BCs, keep in mind their notified area of operations and the objectives of adequate oversight of the BCs as well as provision of services to customers while deciding how to modify extant distance criteria.

### **I. Ultra Small Branches**

RRBs may establish outlets in rural centres, for furthering financial inclusion, from which BCs may operate. These BC outlets may be in the form of low cost simple brick and mortar structures. The base



branch will have to provide oversight of the BC outlets which will include periodic visits by officers of the base branch to the outlets as well as to other places of functioning of BCs. It is also important that quality services are provided through the ICT based delivery model. Thus it will be necessary to have an intermediate brick and mortar structure (Ultra Small Branch) between the present base branch and BC locations so as to provide support to a cluster of BC units at a reasonable distance. The Ultra Small Branches could be satellite offices or regular branches and may be set up between the base branch and BC locations so as to provide support to about 8-10 BC units at a reasonable distance of 3-4 kilometers. They could be either set up newly or by conversion of the BC outlets. Ultra Small Branches should have minimum infrastructure such as a Core Banking Solution (CBS) terminal linked to a pass book printer and a safe for cash retention for operating large customer transactions and be managed full time by bank officers/employees. It is expected that such an arrangement will lead to efficiency in cash management, documentation, redressal of customer grievances and close supervision of BC operations. BCs can operate from such Ultra Small Branches as their association with the branch will increase their legitimacy and credibility in the area and give people increased confidence to use their services. However, banks should ensure that such an arrangement does not result in BCs limiting operations to serving customers at such branches only, if, due to geographical spread, such arrangements may lead to BC services not being easily available in the entire area of their operations.

#### **J. Payment of Commission / Fee**

RRBs may pay reasonable commission/fee to the BC, the rate and quantum of which may be reviewed periodically. The agreement with the BC should specifically prohibit them from charging any fee to the customers directly for services rendered by them on behalf of the bank. The commission structure or incentive mechanism should be devised in a manner that mere increase in the number of clients served or the transaction volume does not drive the commission. The remuneration should combine fixed and variable parts dependent, inter-alia, on some indication or measure of customer satisfaction. Some part of the variable remuneration could be deferred or clawed back in case of deficiency of service.

RRBs (and not BCs) are permitted to collect reasonable service charges from the customers in a transparent manner.

#### **K. Transactions put through BC**

As engagement of intermediaries such as Business Facilitators/Correspondents involves significant reputational, legal and operational risks, due consideration should be given by RRBs to these risks.



RRBs should adopt technology-based solutions for managing the risk, besides increasing the outreach in a cost effective manner. The transactions should normally be put through ICT devices (handheld device/mobile phone) that are seamlessly integrated to the Core Banking Solution (CBS) of the bank. The transactions should be accounted for on a real time basis and the customers should receive immediate verification of their transactions through visuals (screen based) or other means (debit or credit slip).

In formulating their schemes on BCs, RRBs may, inter alia, be guided by the recommendations made in Chapter III of the Khan Group Report as also the outsourcing guidelines released by Reserve Bank of India on November 3, 2006 (available on RBI website: [www.rbi.org.in](http://www.rbi.org.in)). The arrangements with the BC shall specify:

- (i) Suitable limits on cash holding by intermediaries as also limits on individual customer payments and receipts;
- (ii) Issuing a receipt on behalf of the bank as acknowledgment for cash collected from the customer;
- (iii) Accounting for all off-line transactions are accounted for and reflecting them in the books of the bank by the end of the day; and
- (iv) The responsibility of the bank to the customer for acts of omission and commission of the BC in all agreements/ contracts with the customer.

#### **L. Internal Control & Monitoring**

RRBs should carry out a detailed review of the performance of various BCs engaged by them at least once in a year and they should monitor the activities of BCs through their Controlling Offices and also through various fora under Lead Bank Scheme i.e. (SLBC, DCC, DLRC). The internal control mechanism in the bank should include visits to BCs and interface with customers at periodical intervals.

#### **M. Consumer Protection Measures**

RRBs should take all measures to protect the interests of the customers. Some such safeguards are outlined below:





(i) The retail outlet/sub-agent of the BC should be personally introduced to the members of public by the officials of the bank in the presence of village elders and government functionaries in a public meeting so that there is no misrepresentation/impersonation.

(ii) The products and processes should be approved by the banks and the BC should not introduce any product/process without the approval of the bank concerned.

(iii) Each retail outlet/sub-agent may be required to post a sign in the local language (vernacular) indicating their status as service providers for the bank as also disclose the name of the BC, the telephone numbers of the base branch/controlling office of the bank and the Banking Ombudsman and the fees for all services available at the outlet.

(iv) Financial services offered by the retail outlets/sub-agents of the BC should not be tied to the sale of any product of such company.

(v) The charges for offering various services should be indicated in a brochure and made available at the retail outlets/with the sub-agents.

(vi) RRBs should develop suitable training modules in the local language(s) in order to provide proper attitudinal orientation and skills to the BCs/sub-agents.

(vii) As a measure of social audit, there could be periodic block level meetings where members of public are invited along with the BCs operating in the area as also the linked branch managers to express their difficulties and to obtain feedback. Lead District Manager (LDM) of the lead bank could attend such meetings in the district to get a direct feedback and provide such feedback to the controlling offices.

(viii) The bank should have necessary Business Continuity Plan (BCP) in place to ensure uninterrupted service in case the agency arrangement with the BCs/sub-agents is terminated.

(ix) In case a company is engaged as a BC by more than one bank, it should be ensured that the customer database and account details are kept separate and there is no co-mingling of data.

## **N. Redressal of Grievances**

A Grievance Redressal Machinery should be constituted within RRBs for redressing complaints about services rendered by the BCs and wide publicity given about it through electronic and print media. The



name and contact number of the designated Grievance Redressal Officer of the bank should also be made known and widely publicized. The designated officer should ensure that genuine grievances of customers are redressed promptly. The grievance redressal procedure of the bank and the time frame fixed for responding to the complaints should be placed on the bank's website. If a complainant does not get satisfactory response from the bank within 60 days from the date of his lodging the complaint, he will have the option to approach the Office of the Banking Ombudsman concerned for redressal of his grievance/s.

### **O. Customer Education**

Financial literacy and customer education should form an important part of the business strategy and commitment by RRBs adopting the BC model. RRBs may scale up efforts substantially towards educating their clientele in their respective vernacular languages regarding the benefits of banking habit. Information regarding BCs engaged by banks may be placed on the respective RRBs' websites. The Annual Report of the RRBs should also include the progress in respect of extending banking services through the BC model and the initiatives taken by them in this regard. RRBs may also use the print and electronic media (including in the vernacular language) to give wide publicity about implementation of the BC model by them.

### **III. Classification / Re-classification of Centres**

RRBs should ascertain the population group classification of the centres of which they are not sure, from RBI, DSIM, Banking Statistics Division, C-8/9, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 before approaching RBI for opening of new branches. Any query with regard to reclassification of centres also may be referred to DSIM by the Head Office of the RRB along with relevant documents such as Gazette Notifications, etc. in support of the change.

### **IV. Submission of Returns**

- (i) Immediately on opening of a place of business, all RRBs are required to inform the date of opening and the postal address of the office / branch etc. to the concerned Regional Office of RBI.
- (ii) In terms of Rule 13 of the Banking Regulations (Companies) Rules, 1949, the RRB is required to submit a list relating to its offices in India in Form VII within a period of one month from the close of every quarter to the office of RBI situated in the state in which its Head Office is located.



(iii) Further, RRBs should submit returns in the proformae given in Annex III, as advised in [Circular RPCD.CO.RRB.BL.BC.10/03.05.90A/2005-06 \(RBI/2005-06/46\) dated July 6, 2005](#), relating to the new offices / branches opened and change in status due to merger, etc. of existing offices / branches effected during the quarter to DSIM (Banking Statistics Division) and the concerned Regional Office of RBI within 14 days of the month succeeding the quarter to which they relate. While submitting the current quarter Returns, the previous quarter's reference must be quoted in the forwarding letter. 'Nil' Returns must be sent to DSIM and the concerned Regional Office of RBI in case there is nothing to report on opening / closing / change in status, etc., of any office / branch / NAIO (Not Administratively Independent Offices like Extension Counters, Satellite Offices, ATMs, etc.) during a quarter.

(iv) The details of the branches opened in Tier 2 to 6 centres, under general permission, should be reported in the prescribed format (Annex V), to the concerned Regional Office of RBI. The information should also be furnished to DSIM in the proformae given in Annex III.

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**Form of Application for Permission to Open a New Place of Business or Change the Location (otherwise than within the same city, town or village) of the existing place of Business under Section 23 of the Banking Regulation Act, 1949 - Banking Regulation (Companies) Rules 1949 Rule 12 - Form VI**

1. Name of the Banking Company :
2. Proposed Office (Give the following information) :
  - (a) Name of city / town / village (in case the place is known by more than one name, the relative information should also be furnished) :
  - (b) Name of the locality / location :
  - (c) Name of -
    - (i) Block, :
    - (ii) Tehsil, :
    - (iii) District, :
    - (iv) State, :
  - (d) Population of the -
    - (i) Village, :
    - (ii) Block :
  - (e) Status of the proposed office :
  - (f) The distance between the proposed office and the nearest existing commercial bank office together with the name of the bank and that of the centre / locality :
  - (g) Name of the Commercial banks and the number of their offices functioning within the radius of 5 kms. together with the names of centres where these are functioning :
  - (h) No. of bank's branches in the Block :  
Other Bank's branches :
2. Previous Application :  
(Give particulars of applications if any previously made to the Reserve Bank in respect of the proposed place of business)
3. Reasons for the proposed office :  
(State detailed reasons for the proposed office and



give statistics and other data, as under, which may have been collected for the proposed office)

- (i) Population of the place :
- (ii) Particulars of the command area :  
(i.e. the area of the operation) of the proposed office
  - (a) Approximate radius of the command area :
  - (b) Number of villages in the command area :
  - (c) Population of the command area :
- (iii) The volume and value of the agricultural mineral and industrial production and imports and exports in the area of operation of the proposed office as under

Commodity	Production		Imports		Exports	
	Volume	Value	Volume	Value	Volume	Value
(1)	(2)	(3)	(4)	(5)	(6)	(7)

- (iv) If there are schemes for agricultural mineral or industrial development, give details of the same and their probable effects on the volume and value of the present production, imports and exports. :
  - (v) If the existing banking facilities are considered inadequate, give reasons :
  - (vi) Prospects : Give as under as estimate of minimum business which the banking company expect to attract at the proposed office within 12 months
    - (a) Deposits : Rs.
    - (b) Advance : Rs.
4. Change of location of an existing office (Give the exact location of the office which is proposed to be closed and of the place where it is proposed to be shifted giving particulars of the new location as in Item 2, 3 & 4) :
5. Expenditure : \*Estimate of annual Expenditure  
(State the amount already spent or proposed to be spent on staff, premises, furniture, stationery, :



advertising etc. in connection with the proposed office. Also state that minimum income which the banking company expects to earn at the proposed office within 12 months)

(a) Establishment charges	: Rs.
(b) Stationery & Miscellaneous	: Rs.
(c) Rent & Bldg.	: Rs.
(d) Interest to be paid on deposits	: Rs.
(e) Interest on funds borrowed from H.O on Rs.____ @ ____%	: Rs.
Total	: Rs.
Estimated Annual Income	
(a) Interest on advances	: Rs.
(b) Commission	: Rs.
(c) Exchange	: Rs.
(d) Interest on funds lent to H.O.	: Rs.
Total	: Rs.
Estimated Profits	: Rs.
6. Other particulars	:

(Any additional facts which the banking company may wish to add in support of its application)

- \* The portion not applicable to be struck off. The information need be furnished only in the case of application for centres with a population of less than one lakh.

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**Particulars to be Furnished by the Bank in respect of its Request for an Extension Counter**

## Part - I

1. Name of the Bank :
2. Name of the Institution & its full postal address where Extension Counter is sought to be opened. :
3. Name & address of the base office of the bank to which E.C. is proposed to be attached. :
4. (i) Distance between the base office and the proposed extension counter. :
- (ii) Distance between the proposed E.C. and the nearest office of the applicant bank (including E.C., mobile office, satellite office, etc. :
- (iii) Distance between the proposed E.C. and the nearest offices / extension counters, mobile offices etc. of Other banks including urban-Coop. banks :

Other than the bank applying for the counter

Name of Bank	Type of Office	Distance
i		
ii		
iii		

- (iv) Particulars of Employees' Co-op. Credit Society, if any, functioning in the premises. :
5. (i) Name of the Principal Banker to the institution at which the Extension Counter is sought to be established. :
- (ii) Whether the institution has agreed to provide accommodation for housing the E.C.? :
- (iii) Whether the institution has any objection to the members of the public other than the staff / employees / workers / institution being allowed access for availing of banking facilities within the campus / premises at the :



extension counter? If so, the reasons therefor.

- (A) Letter from the Competent Authority of the Institution as in the Prescribed Proforma given in part II of the Application should be Enclosed in Support of the above :
6. (i) Name/s of the banker/s other than the principal Banker to the Institution referred to in (5) :
- (ii) the type of accounts and extent of deposits maintained by the institution with each of the above banker/s :
7. (i) Number & types of clientele specially attached to the institution whose banking needs are to be catered to Please give separate figures. :
- Staff / Workers / Students / Teachers / Others specify : Total
- (ii) Established No. of other general public etc. Whose requirements are to be met. :
8. (a) Amount of deposits expected within two year of operation at the counter from

		First year		Second year	
		No of A/cs	Amt	No of A/cs	Amt
i)	Staff / workers / Students / teachers of The institution itself				
ii)	The institution				
iii)	General public				

- (b) Daily quantum of cash transaction delete whichever is not applicable : Number Amounts
9. Reason for Opening an EC :
10. Nature of transactions to be Conducted at the proposed EC :
11. Amount of rent, if any, payable (Excluding incidentals) by the bank, rate of rent areas offered for locating the EC :
12. Amount of Commercial rate of rent as prevalent in the area or as approved by state / Central Govt. :





13. Brief calculations as to the viability / economics :  
of the proposal for a period of 3 years

Sd/-

(Signature Seal of the Applicant Bank)

Date :

Declaration to be made by the competent authority of the institution in the premises of which the EC is proposed to be opened.

Part II

We have requested \_\_\_\_\_ (Name of the Bank) to open the extension counter in the Premises of \_\_\_\_\_ (Name and full address of the Institution) for the Benefit of the following persons attached to the above institution. @

Workers \_\_\_\_\_

Staff / Employees \_\_\_\_\_

Students \_\_\_\_\_

Teachers \_\_\_\_\_

Please indicate actual numbers separately

@ (Where there are more than on institution being managed by the authority issuing this letter which are also to be benefited by the EC, the names of these institutions, their distance from the proposed location of the extension counter, the number of students / staff etc. attached separately to each of the institutions, the name and the distance of their bankers should also be indicated separately)

\* Strike out whichever is not applicable

2. (a) \_\_\_\_\_ (Name of the Bank and Place) is our principal banker

We also deal with the following bankers (give names of bankers and their distance from the institution)

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

(b) Extent of our accounts with the principal bankers and other bankers as on \_\_\_\_\_ (latest position please)



	Name of the Bank	Type of a/cs maintained	Amount
1.			
2.			
3.			

3. We undertake to provide necessary accommodation for the extension counter within the premises of our institution (mentioned at Sr.No.1 above)

4. We have no objection to allow outsiders to have access to the extension counter.

5. If the extension counter is proposed to be allowed to a bank other than the principal banker, the reasons therefore.

6. Whether a similar letter to any other bankers for the purpose has been issued :

Sd/-

(Signature of Competent Authority  
on behalf of the Institution mentioning  
Designation and Seal, if any)

To be filled in by the applicant bank

The information furnished by the institution in para 1 is verified by us and found to be correct.

Sd/-

(Signature & Seal of the applicant Bank)

This certificate should be submitted in original, by the applicant bank to Reserve Bank of India along with its application for E.C, in the prescribed proforma.

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Statement of New Branch/Office/NAIO as and when opened

PROFORMA - I

Statement of New Branch/office/NAIO as and when opened:

(Please read the Instructions before filling the proformae-I&II)

Items

1. (a) Name of the Commercial Bank/Other Financial Institution/

Co-operative Institution \_\_\_\_\_

(b) Proforma For:

Branch/Office of a Bank ( )

Not Administratively Independent Office (NAIO) ( )

Branch/Office of Other Financial Institution ( )

(Put tick mark (√) in appropriate box)

(c) Uniform codes: Part-I(7/9 digits): [ ][ ][ ][ ][ ][ ][ ][ ][ ]

See Instructions I,II,III; (see Explanations also) (For NAIOs)

Part – II (7 digits) [ ][ ][ ][ ][ ][ ][ ][ ]

(To be allotted by RBI)

(See Instructions I,II,III; see Explanations also)

2. (a) Name of the new branch /office/NAIO

(b)RBI Reference No \_\_\_\_\_

And Reference Date: [ ][ ] / [ ][ ] / [ ][ ][ ][ ]
Day Month Year

(c) Licence Number: \_\_\_\_\_
(as obtained from RBI)

(d) Date of Licence: [ ][ ] / [ ][ ] / [ ][ ][ ][ ]
(See explanation) Day Month Year

(e) Whether it is a case of Re-Validation of licence:
Yes ( ) No ( )

If yes, give the date of re-validation(See explanation):

[ ][ ] / [ ][ ] / [ ][ ][ ][ ]
Day Month Year

3. Date of opening of the New Branch/office/NAIO: [ ][ ] / [ ][ ] / [ ][ ][ ][ ]
Day Month Year



4. Postal address:

4.1 Name/Municipal Number of the building (if any): \_\_\_\_\_

4.2 Name of the Road (if any): \_\_\_\_\_

4.3 (a) Name of the Post Office: \_\_\_\_\_  
(b) Pin Code: \_\_\_\_\_

4.4 Name of the locality within a Centre (Revenue unit): \_\_\_\_\_  
(See explanation)

4.5 Name of Tehsil/Taluka/Sub-Division: \_\_\_\_\_

4.6 Tel.No. /Telex No. (Including STD code): \_\_\_\_\_

4.7 Fax No.: \_\_\_\_\_

**4.8 E-mail Address:** \_\_\_\_\_

5.(a)Name of the centre(revenue village/town/city/Municipality/Municipal Corporation) within the limits of which branch/office is located: \_\_\_\_\_  
**(This is a very important aspect: See explanation)**

(b) Name of Community Development Block/Development Block/Tehsil/Taluka/Sub-Division/Mandal/Police Station: \_\_\_\_\_

(c) Name of the District: \_\_\_\_\_

(d) Name of the State: \_\_\_\_\_

(e) Population of the Centre (revenue unit) as per latest Census report: \_\_\_\_\_  
(See explanation)

6. Is/are there any other administratively independent bank branch(es)/office(s) other than your branch/office/NAIO **in your center**: Yes: ( ) No: ( )  
(See explanation and put tick mark (√) in appropriate box)

7. (a) Business Status of the new branch/office/**NAIO** (See explanation):

Code:    \_\_\_  \_\_\_                    Status Name

(b) In case of NAIO, supply the following details (See explanation):

- (i) Name of the base branch/office:
- (ii) Uniform code numbers of the base branch/office

Part-I (7 digits): 

--	--	--	--	--	--	--

Part-II(7 digits): 

--	--	--	--	--	--	--

8.(i)(a) Status of Central Government Business:



**(Put tick mark (√) in appropriate box)**  
**Type of Central Government Business**

- (1) ( ) No Govt. Business  
 (2) ( ) Direct Taxes  
 (3) ( ) Departmentalised Ministries Account (DMA)  
 (4) ( ) Pension  
 (5) ( ) Bond Issue  
 (6) ( ) Others (Specify, if any): \_\_\_\_\_

(b) Status of State Government Business (i.e. Treasury/Subtreasury business): **(Put tick mark (√) in appropriate box)**

**Type of Treasury/Sub-Treasury Business (State Govt.)**

- (1) ( ) No Govt. Business  
 (2) ( ) Treasury Business  
 (3) ( ) Sub-Treasury Business  
 (4) ( ) Pension  
 (5) ( ) Bond Issue  
 (6) ( ) Others (Specify, if any): \_\_\_\_\_

(ii) Whether a currency chest is attached to this branch/office: Yes ( ) No ( )

(A) If "Yes" then state:

(a) The type of currency chest: A ( ) B ( ) C ( )  
 (put a tick mark (√) in appropriate box)

b) Date of establishment  /  /   
 of currency chest: Day Month Year

(c) Currency chest code Number:   
 (8- digit Code allotted by Department of Currency Management (DCM) is to be written)

(d) Mention type of area in which currency chest is located:

(State "type of area" code: See the explanation)

Code: Type of Area: \_\_\_\_\_

(B) If "NO" then, supply particulars of the nearest branch/office having currency chest facility:

(a) Bank Name: \_\_\_\_\_

(b) Branch Name: \_\_\_\_\_

(c) Part-I of Uniform code:

(d) Distance (in Km.): \_\_\_\_\_

(e) Centre Name: \_\_\_\_\_



(iii) Whether there is a repository attached to this branch/office? Yes ( ) No ( )  
(put a tick mark (√) in appropriate box)

(iv) Whether a small coin-depot is attached to this branch/office? Yes ( ) No ( )  
(Put a tick mark (√) in appropriate box)

(v) **Whether any NAIO is attached to the branch having Currency Chest/Repository/Small Coin-depot facility?**  
**(Put a tick mark (√) in appropriate box)**  
**Yes ( ) No ( )**

9. Nature of Business conducted by the branch/office/NAIO:  
**(Put tick mark (√) in appropriate box/boxes)**

**Name**

- (1) ( ) **Banking Business**
- (2) ( ) **Merchant Banking Business**
- (3) ( ) **Foreign Exchange**
- (4) ( ) **Gold deposit**
- (5) ( ) **Insurance**
- (6) ( ) **Administrative/Controlling Office**
- (7) ( ) **Training Centre**
- (8) ( ) **others(please specify, if any)-----**

10. (a) Authorised Dealer Category of the branch/office: A ( ) B ( ) C ( )  
(Put a tick mark (√) in appropriate box)

(b) Date of Authorisation:   /   /      
Day Month Year

(c) In the case of 'C' Category office, write name and uniform code numbers of 'A' or 'B' Category branch/office through which its foreign exchange transactions are settled:

(i) Name of the branch/office: \_\_\_\_\_

(ii) Uniform code Numbers of the branch/office:

Part-I :        Part-II:

(7 digits) (7 digits)

11. Technological facility of Branch/Office:  
**(Put tick mark (√) in appropriate box)**

**Technological Facility**

- (1) ( ) **Not yet Computerised**
- (2) ( ) **Partially Computerised**



**(3) ( ) Fully Computerised**

12. Communication Facility available in the Branch/Office/NAIO:  
**(Put tick mark (√) in appropriate box)**  
**Communication Facility**

- (1) ( ) **NO NETWORK**
- (2) ( ) **INFINET**
- (3) ( ) **INTERNET**
- (4) ( ) **INTRANET**
- (5) ( ) **Others (Please specify, if any)** \_\_\_\_\_

**13. Magnetic Ink Code Reader**  
**(MICR Code) number of the branch/office/NAIO:** \_\_\_\_\_

14. Any other particulars (please specify): \_\_\_\_\_

15. For RBI use only:
- (a) AD Region Office Code:
  - (b) Census Classification Code:
  - (c) Full Postal Address:

**PROFORMA II**

**Statement of change in Status/Merger/Conversion/Closure etc. of Existing Branch/office/NAIO as and when effected.**

(Please read all Instructions and explanations before filling the proforma. The explanatory notes provided in brackets against various items in Proforma – II relate to the item numbers in Proforma – I shown under “EXPLANATIONS OF ITEMS IN PROFORMA – I” enclosed)

Name of the Bank/Other Financial Institution/Co-operative institution:-  
\_\_\_\_\_

**A. Change in Status/ A.D.Category/Nature of Business/Postal address of Branch/office/NAIO:**

1. Name of the branch/office/NAIO (See explanation in item no.2(a)):

- (a) **Old Name:** \_\_\_\_\_
- (b) **Current Name:** \_\_\_\_\_
- (c) **Date of Change in Name:**  /  /

**Day Month Year**



2. Uniform Code (Existing):

(a) Part-I (7/9 digits):

(b) Part-II (7 digits) :

3. Change in Business status of the Branch/office/**NAIO** (See explanation in item no.7(a)):

(a) Old Status Name: \_\_\_\_\_ Code:

(b) Current Status Name: \_\_\_\_\_ Code:

(c) Date of Change in status (if any):   /   /      
Day Month Year

4. Change in Nature of Business:

(Put (Put tick mark (√) in appropriate box)

(a)	Old Name	Current
(1) ( )	Banking Business	( )
(2) ( )	Merchant Banking Business	( )
(3) ( )	Foreign Exchange	( )
(4) ( )	Gold deposit	( )
(5) ( )	Insurance	( )
(6) ( )	Administrative/Controlling Office	( )
(7) ( )	Training Centre	( )
(8) ( )	Others (Please specify, if any) _____	( )

(b) Date of Change in nature of business(if any):   /   /      
Day Month Year

5.(a) Change in Technological Facility of the Branch/office/**NAIO**:

(Put tick mark (√) in appropriate box)

Old	Technological Facility	Current
(1) ( )	Not yet Computerised	( )
(2) ( )	Partially Computerised	( )
(3) ( )	Fully Computerised	( )

(b) Date of Change in technological Facility:   /   /      
Day Month Year

6. (a) Communication Facility of Branch/Office/**NAIO**:

(Put tick mark (√) in appropriate box)

Old	Communication Facility	Current
(1) ( )	NO NETWORK	( )
(2) ( )	INFINET	( )







Part - I:

Part - I:

Part - I:

Part - I:

Part - I:

Part - I:

(If the list of "C" category branches is large, then enclose the list)

h) If a branch doing general banking business alone/"C" category AD branch is assigned or upgraded to "A"/"B" category AD branch, then part-I code of all "C" category branches, which will be linked to the newly upgraded AD branch should be listed:

Part-I(7 digits):

Part-I(7 digits):

Part-I(7 digits):

(If the list of "C" category branches is large, then enclose the list)

8. Details in respect of change, if any, in the status of currency chest/ repository/ coin-depot/ Govt. business, etc. (including opening/ shifting/ conversion/ closure). In all these cases of shifting/conversion/ closure please mention the date also:

(a) (i) Central Government Business:

(Put tick mark (√) in appropriate box)

<u>Old</u>	<u>Type of Govt. Business</u>	<u>New</u>
(1) ( )	No Govt. Business	( )
(2) ( )	Direct Taxes	( )
(3) ( )	Departmentalised Ministries Account(DMA)	( )
(4) ( )	Pension	( )
(5) ( )	Bond Issue	( )
(6) ( )	Others (specify, if any):_____	( )

(ii) Date of Change: / /

Day Month Year

(b) (i) Treasury/ Sub-Treasury Business (State Govt. Business):

(Put tick mark (√) in appropriate box)

<u>Old</u>	<u>Type of Treasury/Sub-Treasury Business</u>	<u>New</u>
(1) ( )	No Govt. Business	( )
(2) ( )	Treasury Business	( )
(3) ( )	Sub-Treasury Business	( )
(4) ( )	Pension	( )
(5) ( )	Bond Issue	( )
(6) ( )	Others (Specify, if any):_____	( )



(ii) Date of Change:                    /                    /

Day      Month      Year

(c) State Currency Chest Type:

Old: ( )              Current: ( )

Date of Change:   /   /      
Day              Month              Year

(d) If authorised newly for currency chest, then indicate

(i) type of currency chest (put tick (✓) mark in appropriate box):

A ( )    B ( )    C ( )

(ii) Date of authorisation:   /   /

Day              Month              Year

(iii) Currency chest code Number:

(8- digit Code allotted by Department of Currency Management (DCM) is to be written)

(iv) Mention type of area in which currency chest is located

(State "type of area" code: See the explanation)

Code:  Type of Area: \_\_\_\_\_

(e) Repository: \_\_\_\_\_

(f) Coin-Depot: \_\_\_\_\_

9. Full postal address:(See explanations in item nos. 4.1 to 4.8)

(i) **Old**

(a) Name/Municipal Number of the building (if any): \_\_\_\_\_

(b) Name of the Road (if any): \_\_\_\_\_

(c) (i)Name of the Post Office: \_\_\_\_\_

(ii) Pin Code:

(d) Name of the locality within the Centre (Revenue unit): \_\_\_\_\_

(e) Name of the Centre (Revenue unit): \_\_\_\_\_

(f) Name of Community Development Block/Development Block/Tehsil/Taluka/Sub-Division/Mandal/Police Station:\_\_\_\_\_

(g) Tel.No. /Telex No. (Including STD code): \_\_\_\_\_

(h) Fax No.: \_\_\_\_\_

(i) **E-mail Address:** \_\_\_\_\_

(ii) **Current**

(a) Name/Municipal Number of the building (if any): \_\_\_\_\_

(b) Name of the Road (if any): \_\_\_\_\_



- (c) (i) Name of the Post Office: \_\_\_\_\_
- (ii) Pin Code: \_\_\_\_\_
- (d) Name of the locality within the Centre (Revenue unit): \_\_\_\_\_
- (e) Name of the Centre (Revenue unit): \_\_\_\_\_
- (f) Name of Community Development Block/Development Block/Tehsil/Taluka/Sub-Division/Mandal/Police Station: \_\_\_\_\_
- (g) Tel.No. /Telex No. (Including STD code): \_\_\_\_\_
- (h) Fax No.: \_\_\_\_\_
- (i) **E-mail Address:** \_\_\_\_\_

**(iii) Date of change of address:**      /   /      
Day            Month            Year

10. (i) If the branch/office/**NAIO** is relocated to a different centre (revenue unit) furnish details of the current centre:  
 (See explanations in item nos.2(a),5(a),5(b)and 5(e) for (a),(b),(c)and (f) respectively.)

- a) Branch/Office/**NAIO** Name: \_\_\_\_\_
- b) Revenue Unit (Centre Name): \_\_\_\_\_
- c) Name of Community Development Block/Development Block/Tehsil/Taluka/Sub-Division/Mandal/Police Station: \_\_\_\_\_
- d) District Name: \_\_\_\_\_
- e) State Name: \_\_\_\_\_
- f) Population (as per latest Census) of the Centre: \_\_\_\_\_

**(ii) Date of change of centre:**      /   /      
Day            Month            Year

**11. If the branch/office/NAIO is relocated to a different centre, give the reasons for relocation:** \_\_\_\_\_

- (a) Licence No.: \_\_\_\_\_
- (b) Licence suitably amended on      /   /      
Day            Month            Year

by RBI Regional Offices at \_\_\_\_\_

(c) Ref. No.& Date of RBI Central Office's approval:  
 Ref. No.: \_\_\_\_\_ Date:      /   /



Day Month Year

12. In case of change/closure of base branch/office of an NAIO provide:

(a) Part-I code of old base branch/office:

(b) Part-I code of new base branch/office:

13. Any other particulars: \_\_\_\_\_

**B. Closure/ Merger/Conversion of the Branch/Office/NAIO:**

1. Advice for Closure ( ) Merger( ) Conversion( )

(Put tick mark (√) against appropriate box)

2. Branch/Office/NAIO Name (See explanation in item no.2(a)): \_\_\_\_\_

3. Uniform Codes (See explanation in item no.1(b)):

Part-I:  Part - II:

4. (a)Postal address of branch/office/NAIO:

(See explanation in item nos. 4.1 to 4.8)

(i) Name/Municipal Number of the building (if any): \_\_\_\_\_

(ii) Name of the Road (if any): \_\_\_\_\_

(iii) (A) Name of the Post Office: \_\_\_\_\_

(B) Pin Code: \_\_\_\_\_

(iv) Name of the locality within the Centre (Revenue unit): \_\_\_\_\_

(v) Name of Community Development Block/Development Block/Tehsil/Taluka/Sub-Division/Mandal/Police Station: \_\_\_\_\_

(vi) Tel.No. /Telex No. (Including STD code): \_\_\_\_\_

(vii) Fax No.: \_\_\_\_\_

(viii) E-mail Address: \_\_\_\_\_

(b) Centre Name: \_\_\_\_\_

(See explanation in item no.5(a))

(c) District Name: \_\_\_\_\_

(d) State Name: \_\_\_\_\_

(e) Population of the centre (revenue unit) as per latest Census Report: \_\_\_\_\_

(See explanation in item no.5(e))

5. Date of Closure/Merger/Conversion:  /  /

Day Month Year

6. RBI reference No. & date of approval:

Reference No.: \_\_\_\_\_ Date:   /





ii) Uniform Codes: Part – I (7 digits):

Part – II(7 digits):

iii) Full postal address: \_\_\_\_\_  
\_\_\_\_\_

Note: 1) For explanatory notes kept in bracket against individual items in this Proforma, please refer to the enclosed “EXPLANATIONS OF ITEMS IN PROFORMA-I”.

**2) No action will be taken unless Part-I and Part-II of 7-digit Uniform Codes each are mentioned in this Proforma.**

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**Instructions for Filling Proformae I & II**

**Note** : Please Read the Instructions before Filling the Proformae.

I. Proforma-I should be submitted either on the day of opening of branch / office / NAIO or afterwards but not before opening of branch / office / NAIO.

II. Proforma-I is meant for all types of newly opened bank branches / offices / NAIOs and Proforma-II is meant for reporting change in status / postal address, closure / merger / conversion / relocation / upgradation, etc. of existing bank branches / offices / NAIOs.

III. Uniform code numbers had been so long assigned to administratively independent offices / branches, submitting separate returns to Reserve Bank of India (See explanation at 7(b)). Recently, it has been decided to allot 9-digit uniform codes to Not Administratively Independent Offices (NAIOs - temporary offices), such as stand-alone ATMs / extension counter / satellite office / representative office / cash counter / inspectorate / collection counter / mobile office / Airport counter / Hotel counter / Exchange Bureau. However, Proformae for Temporary Office opened at the site of a fair / exhibition, etc. should not be sent to DSIM.

IV. Public Sector Banks, which have been allowed to assign Part I code to their new branches / offices / NAIOs should strictly follow the instruction mentioned at III above, at the time of forwarding Proforma-I to RBI.

V. Upgradation of an NAIO into a full-fledged branch / office should be treated as closure of NAIO and opening of a branch / office. Accordingly, both Proforma - II for NAIO closure and Proforma - I for upgradation into a branch / office should be submitted.

VI. Alternatively, if a branch / office is converted into NAIO, then Proforma - II for closure of the branch / office and Proforma - I for conversion / opening of the NAIO are required to be submitted.

VII. Proforma-I & II will not be accepted for allotment of Part-I & Part-II / revision of Part-II code unless all items in the Proformae are filled up properly.



## Explanations of Items in Proforma - I

### Item No.1(c) :

Public sector banks (SBI and its 7 Associates, 19 Nationalised Banks & Industrial Development Bank of India Ltd.) are allowed to assign 7/9-digit Part-I Code Numbers only to their branches / offices / NAIOs and for other banks RBI (DSIM) allots both Part-I & Part-II codes. Each NAIO is linked to some independent branch. Last two digits (8th & 9th digits from the left) of Part - I code for NAIOs follow the 7-digit Part - I code of the base branch.

UCN of branches / offices of banks comprises two parts as Part-I code and Part-II code of 7 digits each; two additional digits are assigned to Part - I code of NAIOs.

Part -I code is defined as follows :

\* for branches / offices / NAIOs of commercial banks and other financial institutions :

first three digits from the left stand for bank code

next four digits stand for branch code

last two digits stand for NAIO code.

\* for branches / offices / NAIOs of state / district central co-op. banks, state / central land development banks :

first four digits from the left stand for bank code

next three digits stand for branch code

last two digits stand for NAIO code.

\* for branches / offices / NAIOs of other co-op. banks, salary earners' societies, state financial corporations and tours, travels, finance & leasing companies :

first five digits from the left stand for bank code

next two digits stand for branch code

last two digits stand for NAIO code.

Part-II code, irrespective of different categories of banks, is defined as follows :

first three digits from the left stand for district code

next three digits stand for centre code within the district

last single digit stands for population range code.





Relationship between population range code and population group code is shown below

Last digit of Part II of the Uniform	Population Range	Population Group	Population Group Code
1	Up to 4999	Rural	1
2	5000 to 9999		
3	10,000 to 19,999	Semi-Urban	2
4	20,000 to 49,999		
5	50,000 to 99,999		
6	1,00,000 to 1,99,999	Urban	3
7	2,00,000 to 4,99,999		
8	5,00,000 to 9,99,999		
9	10 lakhs and above	Metropolitan	4

**Item No.2(a)**

The name of the Branch / Office / NAIO is to be written.

**Item No.2(b)**

Reference letter number and date of authorization / approval issued by RBI is to be mentioned.

**Item No.2(c)**

The Licence No., if already available (as obtained from concerned Regional Offices of RBI) is to be written; otherwise the same should be communicated later on along with Uniform Codes.

**Item No.2 (d)**

The exact date (including month & year) of licence is to be indicated.

**Item No.2 (e)**

In case the branch / office / NAIO is opened after expiry of one year from the date of issuing of licence, please indicate whether licence was re-validated or not and if revalidated please mention the date of re-validation.

**Item No. 3**

The exact date of opening including month & year is to be mentioned.

**Item No. 4.1 to 4.3 and 4.6 to 4.8**

The names / numbers / codes are to be written against the appropriate item number. PIN code against item No. 4.3(b) should be indicated. In respect of mobile office and mobile ATM detailed address of the base branch / office should be reported.

**Item No. 4.4**

The name of the locality i.e. the exact place, where the branch / office / NAIO is located, is to be mentioned. The name of the locality may be the name of village in case the branch / office / NAIO is opened in a village. In case of mobile office or mobile ATM, respective details of the base branch / office should be reported.

**Item 4.5 & 5(b)**

The names of the Tehsil / Taluka / Sub-division and the Community Development Block with reference to centre name stated at item 5(a) are to be indicated at item Nos. 4.5 and 5(b) respectively.

This may not be applicable in the cases of metropolitan centres.

In case of mobile office or mobile ATM, respective details of the base branch / office should be reported.

**Item No.5(a)**

The name of the Village / Town / City / Municipality / Municipal Corporation under the jurisdiction of which the locality mentioned at item No.4.4 is included, is to be written. The name of the village is to be written if the branch / office / NAIO is opened in a village, which is a revenue unit / centre. In case of mobile office or mobile ATM, respective details of the base branch / office should be reported.

**Caution**

If the name of the centre in item no. 5(a) is not written correctly, then the branch / office / NAIO may get wrongly classified with incorrect Part-II code. The name of Panchayat / Block / Tehsil / District, etc. should not appear against item Nos. 4.4 & 5(a) unless the branch / office / NAIO is located in the head quarter of the Panchayat / Block / Tehsil / District.

**Item No. 5(e) : (Refer Item No. 5(a) also)**

Latest Census population figure of the Centre (revenue unit) where the branch / office / NAIO is located should be stated. Population of whole of Panchayat / Block / tehsil / district, etc., should not be considered. Population of a revenue centre can be obtained from Census Handbook / Local Census Authority or from local administration such as District Collector / Tehsildar / Block Development Officer, etc., and a certificate (in original) to this effect, covering following two aspects, should be collected from the concerned local administration and forwarded :

(i) Name of the revenue centre, where the branch / office / NAIO under reference is located.

(ii) Population of the said revenue centre as per the latest census report

**Item No. 6**

An office is administratively independent, if it maintains separate books of accounts and is required to submit one or more BSR returns to RBI.

If there is no administratively independent branch / office of a regional rural bank or of any other commercial / co-operative bank in the centre (revenue unit), as referred to at item 5(a) above, within the limits of which the new branch / office is located, then put tick mark ( ) against "No", otherwise put tick mark ( ) against "Yes".

**Item No.7 (a)**

The names & respective codes of different types (business status) of branches / offices / NAIOs are listed in categories I to IV below. The appropriate status name & corresponding code is to be written.

As the list is not exhaustive, please state exact status of the office / branch / NAIO under "Any other branch / office / NAIO " category :

**I. In Case of Administrative Office**

Code	Status Name
(01)	Registered Office
(02)	Central / Head Office / Principal Office
(03)	Local Head Office
(04)	Regional Office / Area Office / Zonal Office / Divisional Office / Circle Office
(05)	Funds Management Office
(06)	Lead Bank Office
(07)	Training Centre
(09)	Any other administrative office (not included above, pl. specify)

**II. In Case of General Banking Branch**

Code	Status Name
(10)	General Banking Branch

**III. In Case of Specialised Branch**

(A) Agricultural Development / Finance Branches

(11) Agricultural Development Branch (ADB)

(12) Specialised Agricultural Finance Branch Hi-Tech. (SAFB Hi-tech)

(13) Agricultural Finance Branch (AFB)



(B) Micro & Small Enterprises(S.S.I.) / Small Industries and Small Business Branches

(16) Small Business Development Branch / Office

(17) Micro & Small Enterprises (SSI)

(18) Small Industries & Small Business Branch (SIB)

(C) Industrial / Corporate Finance / Large Advances Branches

(21) Industrial Finance Branch (IFB)

(22) Corporate Finance Branch (CFB)

(23) Hire-Purchase and Leasing Finance Branch

(24) Industrial Accounts Branch

(25) Large Advances Branch

(26) Business Finance Branch

(27) Mid Corporate Branch

(D) Asset Recovery Management / Industrial Rehabilitation Branches

(30) Asset Recovery Management Services Branch (ARMS)

(31) Industrial Rehabilitation Branch

(E) Capital Market / Custodial Services / Merchant / Mercantile Banking Branches

(35) Capital Market Services Branch (CMS)

(36) Custodial Services Branch

(37) Merchant Banking Branch

(38) Mercantile Banking Branch

(F) Overseas / International Banking Offices / Branches

(41) International Banking Branch / office

(42) Overseas Branch

(43) International Business Branch / Office / Centre



- (44) International Exchange Branch
- (G) Commercial / Personal Banking Branches
  - (47) Non-Resident Indian (NRI) Branch
  - (48) Housing Finance Branch
  - (49) Personal Banking Services Branch
  - (50) Consumer Finance Branch
  - (51) Specialised Savings Branch
  - (52) Commercial and Personal Banking Branch
  - (53) Specialised Commercial Branch
  - (54) Draft Paying Branch
  - (55) Professionals Branch
  - (56) Locker Branch
  - (57) Specialised Trading Branch
  - (58) Diamond Branch
  - (59) Housing Finance Personal Banking Branch
- (H) Collection & Payment / Quick (Fast) Service / STARS Branches
  - (63) Service Branch / Clearing Branch / Cell
  - (64) Collection and Payment Services Branch
  - (65) Quick Collection Branch
  - (66) Fast Service Branch
  - (67) Speedy Transfer and Realisation Services (STARS) Branch
- (I) Other type of Specialised Branches
  - (71) Treasury Branch (Government Business)
  - (72) Stock Exchange Branch



- (73) Auto-Tech Branch
- (74) Fund Transfer Services (FTS) Branch
- (75) Weaker Sections Branch
- (76) Security Services Branch
- (77) Specialised Woman Entrepreneurs Branch
- (78) Specialised Cash Management Services Branch
- (79) Micro safe Branch for Self Help Groups
- (80) Any other category of specialised branch / office (not included above, pl. specify)

#### **IV. In Case of Non-Administratively Independent Office (NAIO)**

- (85) Extension Counter
- (86) Satellite Office
- (87) Mobile Office
- (88) Service Branch\*
- (89) Mobile ATM
- (90) On-site ATM
- (91) Off-site ATM
- (92) Representative Office
- (93) Exchange Bureau
- (99) Any Other NAIOs (not included above, pl. specify)

\* If it is not maintaining separate Books of Accounts

#### **Item No. 7(b) :**

NAIO are Offices for which separate books of accounts are not maintained and not required to submit BSR returns to RBI. Name of the base branch / office and its Uniform Code Numbers are to be provided with which the accounts of NAIO(s) will be maintained.

**Item No. 8(ii)(A)(d) :**

The appropriate Code among the options listed below is to be indicated :

<b>Code</b>	<b>Type of Area</b>
(0)	Normal area
(1)	Border area
(2)	Disturbed area (High Risk)
(3)	Area affected by natural calamities (flood / earthquake prone area, etc.)
(4)	Area not having adequate transport facility due to snowfall, etc.

**Note** : For further clarification contact or write to

The Director,  
Banking Statistics Division,  
Department of Statistics and Information Management,  
Reserve Bank of India, C.O.,  
C-9, 6th floor, Bandra-Kurla Complex,  
Bandra (East),  
Mumbai - 400 051.  
Phone : (022) 2657 1176(direct) / 2657 1086  
Fax : (022) 2657 0847 / 2657 2319

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## Annex - A

**List of Mandatory Items for Proformae - I & II****The mandatory items of Proforma - I**

1. Bank Name
2. Branch Part - I Code (in case Public Sector Banks)
3. Branch Name
4. Licence date / Reference date
5. Licence Number / Reference Number
6. Date of opening
7. Revalidation date (if necessary)
8. Complete Address with Pin code
9. Centre Name
10. \* Community Development Block / Development Block / Tehsil / Taluka / Sub-Division / Mandal / Police Station District name
11. District Name
12. State Name
13. Business Status
14. Nature of Business
15. AD category (w.r.t. Nature of Business)
16. Link Office details in case of C category branch

**The mandatory items of Proforma - II****Necessary Fields to Identify the Branch**

1. Bank Name
2. Branch Part - I Code

**Mandatory Items**

3. Branch Name
4. Status of Branch / Office / NAIOS
5. Nature of Business
6. AD category (w.r.t. Nature of Business)
7. Link Office details in case of C category Branch
8. Complete Address with Pincode





9. Centre Name
10. \* Community Development Block / Development Block / Tehsil / Taluka / Sub-Division / Mandal / Police Station District name
11. Administratively Independent / Not Administratively Independent Office
12. Closure / Merger / Conversion Details
13. If Conversion into NAIO Base Branch Details
14. If Merger then Merging Branch Details
15. If Closure then Date of Closure

For all changes in the case of Proforma - II, the date of change is mandatory and it has to be provided.

\* For centers not covered by Municipality / Municipal Board / Municipal Corporation / Town Area / Cantonment Board, etc.

Annex - B

**List of Not Administratively Independent Offices  
(Temporary Offices) Existing as on 31 March, 2005**

Sr. No.	Bank Name	Base Branch Part-1 Code	NAIO Name	Licence Number	Licence Date	Date of Opening	Business Status ***
1.	2.	3.	4.	5.	6.	7.	8.

Locational Details								
Building	Road	Post Office	Pin Code	Locality	Centre Name	Development Block Name	District Name	State Name
9.	10.	11.	12.	13.	14.	15.	16.	17.

***	Business Status of NAIOs
Code	Business Status Type
85	Extension Counter
86	Satellite Office
87	Mobile Office
88	Service Branch#
89	Mobile ATM
90	On-site ATM



91	Off-site ATM
92	Representative Office
93	Exchange Bureau
99	Any Other NAIOs (not included above)
#	if it is not administratively independent

**Details of Tier-wise Classification of Centers Based on Population**

<b>(i)</b>	<b>Classification of centers (tier-wise)</b>	<b>Population (as per 2001 census)</b>
	Tier 1	1,00,000 and above
	Tier 2	50,000 to 99,999
	Tier 3	20,000 to 49,999
	Tier 4	10,000 to 19,999
	Tier 5	5,000 to 9,999
	Tier 6	Less than 5000
<b>(ii)</b>	<b>Population-group wise classification of centers</b>	
	Rural center	Population upto 9,999
	Semi-urban Center	From 10,000 to 99,999
	Urban Center	From 1,00,000 to 9,99,999
	Metropolitan Center	10,00,000 and above



## Annex V

Name of the Regional Rural Bank :

Report of branches opened in Tier 2-6 Centres without prior approval of RBI consequent to relaxations - Status as at the end of quarter

Sl. No	Name of the Sponsor Bank	Details of branch opened Name of the District Block Village	Date of opening the branch	Reference and Date of application for licence to RBI	Date of issuance of licence by RBI
1	2	3	4	5	6

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## Appendix

## List of Circulars consolidated by the Master Circular

No.	Circular No.	Date	Subject
1	<a href="#">RBI/2014-15/635</a> <a href="#">DBR.No.BAPD.BC.102/22.01.001/2014-15</a>	11.6.2015	Reporting requirement on On-site, Off-site and Mobile ATMs
2	<a href="#">RBI/2014-15/281</a> <a href="#">RPD.CO.RRB.BC.No.38/03.05.33/2014-15</a>	29.10.2014	Financial Inclusion by Extension of Banking Services-Use of Business Correspondents
3	<a href="#">RBI/2013-14/570</a> <a href="#">RPCD.FID.BC.No.96/12.01.011/2013-14</a>	22.04.2014	Scaling up of the Business Correspondent (BC) Model – Issues in Cash Management
4	<a href="#">RBI/2013-14/212</a> <a href="#">DBOD.No.BAPD.BC.46/22.01.009/2013-14</a>	02.09.2013	Financial Inclusion by Extension of Banking Services – Use of Business Correspondents for Distribution of Banknotes and Coins – Alternative Avenues
5	<a href="#">RBI/2013-14/175</a> <a href="#">RPCD.CO.RRB.BC.No.18/03.05.33/2013-14</a>	07.08.2013	Frontloading of Branches in Unbanked Rural Areas
6	<a href="#">RBI/2012-13/283</a> <a href="#">RPCD.CO.RRB.BC.No.43/03.05.90/2012-13</a>	06.11.2012	Branch Licensing Policy – Opening of Branches in Unbanked Rural Centres
7	<a href="#">RBI/2012-13/281</a> <a href="#">RPCD.CO.RRB.BL.BC.No.42/03.05.90/2012-13</a>	02.11.2012	Master Circular on Branch Licensing-Regional Rural Banks – Amendment
8	<a href="#">RBI/2011-12/158</a> <a href="#">RPCD.CO.RRB.BL.BC.No.19/03.05.90/2011-12</a>	01.08.2012	Relaxation in Branch Licensing Policy – Tier 2 Centres
9	<a href="#">RBI/2011-12/157</a> <a href="#">RPCD.CO.RRB.BL.BC.No.18/03.05.90/2011-12</a>	01.08.2012	Simplification of the Procedure for Branch Licensing
10	<a href="#">RBI/2012-13/84</a> <a href="#">RPCD.CO.RRB.BL.BC.No.05/03.05.09/2012-13</a>	02.07.2012	Sec 23 of Banking Regulation Act 1949-Master Circular on Branch Licensing-Regional Rural Banks
11	<a href="#">RBI/2012-13/77</a> <a href="#">DBOD.No.BL.BC.26/22.01.001/2012-13</a>	02.07.2012	Sec 23 of Banking Regulation Act 1949-Master Circular on Branch Authorisation
12	<a href="#">RBI/2011-12/566</a> <a href="#">DBOD.No.BL.BC.105/22.01.009/2011-12</a>	17.05.2012	Financial Inclusion - Use of Business Correspondents
13	<a href="#">RBI/2011-12/425</a> <a href="#">DBOD.No.BL.BC.82/22.01.009/2011-12</a>	02.03.2012	Financial Inclusion by Extension of Banking Services-Use of Business Correspondents(BCs)
14	<a href="#">RBI/2010-451</a> <a href="#">RPCD.CO.RRB.BC.No.56/03.05.90A/2010-11</a>	29.03.2011	Section 23 of Banking Regulation Act, 1949- Relaxations in Branch Licensing Policy
15	<a href="#">RBI/2010-283</a>	18.11.2010	Section 23 of the Banking Regulation



	<a href="#">RPCD.CO.RRB.BC.No.28/03.05.90A/2010-11</a>		Act, 1949- Relaxations in Branch Licensing Policy
16	<a href="#">RBI/2010-11/217</a> <a href="#">DBOD.No.BL.BC.43/22.01.009/2010-11</a>	28.09.2010	Financial Inclusion by Extension of Banking Services-Use of Business Correspondents(BCs)
17	<a href="#">RBI/2009-2010/306</a> <a href="#">RPCD.CO.RRB.No.BC.54/03.05.90A/2009-10</a>	05.02.2010	Policy for opening of Regional Offices by RRBs
18	<a href="#">RBI/2008-09/504</a> <a href="#">RPCD.CO.RRB.BC.No.114/03.05.90-A/2008-09</a>	18.06.2009	"Controlling Office" renamed as "Regional Office"- RRBs
19	<a href="#">RBI/2008-2009/468</a> <a href="#">RPCD.CO.RRB.BC.No.101/03.05.90-A/2008-09</a>	04.05.2009	"Controlling Office" renamed as "Regional Office"- RRBs
20	<a href="#">RBI/2008-2009/285</a> <a href="#">RPCD.CO.RRB.BC.No.61/03.05.90-A/2008-09</a>	17.11.2008	Mid-Term Review of annual policy for the year 2008-09 Branch Licensing - Regional Rural Banks- Further Liberalization-Conditions for opening of new branches.
21	<a href="#">RPCD.CO.RRB.No.BC.28/03.05.90A/2007-08</a>	09.10.2007	Opening of Controlling Offices by amalgamated RRBs
22	<a href="#">RPCD.CO.RRB.No.BC.25/03.05.90-A/2007-08</a>	21.09.2007	Opening, shifting, merger and conversion of branches of RRBs - Dispensing with Service Area Obligations
23	<a href="#">RPCD.CO.RRB.No.BC.24/03.05.90-A/2007-08</a>	13.09.2007	Conversion of Satellite Offices into full-fledged branch - RRBs
24	<a href="#">RPCD.CO.RRB.No.BC.22/03.05.90-A/2007-08</a>	04.09.2007	Opening of Extension Counters by RRBs
25	<a href="#">RPCD.CO.RRB.No.BL.BC.09/03.05.90-A/2007-08</a>	02.07.2007	Section 23 of Banking Regulation Act 1949 - Master Circular on Branch Licensing - RRBs
26	<a href="#">RPCD.CO.RRB.No.BC.105/03.05.90-A/2006-07</a>	22.06.2007	Section 23 of Banking Regulation Act 1949 -Master Circular on Branch Licensing - RRBs
27	<a href="#">RPCD.CO.RRB.No.BC.102/03.0590-A/2006-07</a>	15.06.2007	Section 23 of the Banking Regulation Act, 1949 - Master Circular on Branch Licensing - RRBs
28	<a href="#">RPCD.CO.RRB.BL.BC.90/03.05.90-A/2005-06</a>	13.06.2006	Annual Policy Statement for the year 2006-07-Liberalisation and simplification of branch licensing policy for RRBs.
29	<a href="#">RPCD.CO.No.RRB.BC.57/03.05.33(F)/2005-06</a>	27.12.2005	Special package for RRBs.
30	RPCD.CO.RRB.BL.BC.10/03.05.90A/2005-06	06.07.2005	Branch Banking Statistics- Submission of Quarterly Returns-Revision of Proforma -I & II.
31	DBOD.No.BL.BC.23/22.01.001/2000-01	12.09.2000	Opening of branches / extension counters / shifting etc. Obtention of prior licence.



32	DBOD.BC.No.127/12.05.005/99-2000	30.11.1999	Rationalisation of Returns submitted by banks to RBI.
33	DBOD.No.BL.BC.74/22.01.001/98	29.07.1998	Shifting of Rural branches outside the Block / Service Area.
34	DBOD.No.BL.BC.115/22.06.001/97	21.10.1997	Branch Banking Statistics - Submission of Monthly Returns - Revision of Proforma II & III.
35	RPCD.RRB.No.BC.111/03.05.65/96-97	22.03.1997	Opening of branches by RRBs.
36	DBOD.No.BC.64/22.01.001/95	05.06.1995	Relocation of loss-making branches and rationalisation of branch network of RRBs.