



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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RBI/2010-11/132

DBOD.No. BL.BC. 27 /22.01.001/2010-11

July 23, 2010
Shravana 1, 1932 (S)

**All Scheduled Commercial Banks
(excluding RRBs)**

Dear Sir,

**Section 23 of Banking Regulation Act, 1949 -
Mobile Branches and Mobile ATMs**

In terms of our circular [DBOD.No.BL.BC. 65/ 22.01.001/ 2009-10 dated December 1, 2009](#), general permission was granted to **domestic scheduled commercial banks (other than RRBs)** to open branches in Tier 3 to Tier 6 centres (with population upto 49,999 as per Census 2001) and in rural, semi urban and urban centres in the North Eastern States and Sikkim, subject to reporting.

2. It has since been decided to further liberalise the Branch Authorisation Policy and grant general permission to **domestic scheduled commercial banks (other than RRBs)** to operationalise Mobile branches in Tier 3 to Tier 6 centres (with population upto 49,999 as per Census 2001) and in rural, semi urban and urban centres in the North Eastern States and Sikkim, subject to reporting.

3. The scheme of mobile branch 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 specific days / hours. The mobile branch should not visit villages / centres which are served by co-operative banks and places served by regular branch of commercial banks. The mobile branch should be stationed in each



village/ location for a reasonable time on specified days and specified hours, so that its services could be utilized properly by customers. The business transacted at the mobile branch shall be recorded in the books of the base branch/data centre. The bank may give wide publicity about the mobile branch in the village, including details of "specified days and working hours" at various locations so as to avoid any confusion to local customers; and any change in this regard should also be publicized. In order to inform public/customers, arrangement should be made to display these details in the areas serviced by the mobile branch.

4. Further, it has been decided to grant general permission to **Scheduled commercial banks (other than RRBs)** to operationalise **Mobile ATMs** at centres / places identified by them, without prior permission from the Reserve Bank, subject to reporting. Other conditions stipulated in our circular [DBOD.No.BL.BC.137/22.01.001/2008-09 dated June 12, 2009](#) remain unchanged.

5. The details of the mobile branches and mobile ATMs should be reported to Reserve Bank of India in the proforma given in **Annex** , as required in terms of paragraph 19 of our Master circular DBOD.No.BL.BC. 8/ 22.01.001/ 20010-11 dated July 1,2010.

Yours faithfully

(A.K. Khound)
Chief General Manager



Bank:

A. Format for reporting operationalisation of mobile branches / Offices

Sr.No.	Base branch/centre District State	Population group wise classification of centre	Villages/centres to be visited by Mobile branch/ Office	Day of visit	Date of operationalisation of mobile branches / offices

B. Format for reporting operationalisation of mobile ATMs

Sr.no.	Centre District State	Population group wise classification of centre	Centres/ places to be visited by Mobile ATM	Day of visit	Date of Operationalisation of the mobile ATM