



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2013-14/ 330

DBOD.No.BAPD.BC. 60/22.01.001/2013-14

October 21, 2013

All Domestic Scheduled Commercial Banks
(excluding RRBs)

Madam / Dear Sir

**Section 23 of the Banking Regulation Act, 1949 –
Relaxations in Branch Authorisation Policy**

Please refer to circular [DBOD.No.BAPD.BC.54/22.01.001/2013-14 dated September 19, 2013](#), on the above subject, advising that domestic scheduled commercial banks (other than RRBs) are permitted to open branches in Tier 1 to Tier 6 centres without having the need to take permission from Reserve Bank of India in each case, subject to reporting.

2. Detailed Guidelines in this regard including reporting requirements are enumerated in Annex 1, while some indicative examples illustrating the above stipulations are given in Annex 2.
3. All other instructions will remain unchanged.

Yours faithfully,

(Prakash Chandra Sahoo)
Chief General Manager

Encl: As above

बैंकिंग परिचालन और विकास विभाग, केन्द्रीय कार्यालय, केन्द्रीय कार्यालय भवन, 13 वीं मंजिल, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001

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Guidelines on opening of branches by domestic scheduled commercial banks

1. 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 outside India 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.

2. Domestic scheduled commercial banks (other than RRBs) are presently permitted to open branches without prior approval from Reserve Bank of India in each case, subject to reporting in terms of our circular DBOD No. BAPD.BC.54 /22.01.001/2013-14 dated September 19, 2013. The guidelines for authorisation (opening) of branches of domestic scheduled commercial banks in India are given in the following paragraphs.

3. For the purpose of branch authorisation policy, a "branch" would include all branches, i.e., full-fledged branches, specialised branches, satellite offices, mobile branches, Extension Counters, off-site ATMs (Automated Teller Machines), administrative offices, controlling offices, service branches (back office or processing centres), etc.

4. The branch authorisation policy covers the opening of branches in all Tiers (Tier 1 to 6) of the country. The Tier wise population group is as per Appendix 1. It may be seen therein that Tier 1 comprises metropolitan and urban centres, Tiers 2, 3, and 4 comprise semi-urban centres and Tiers 5 and 6 comprise rural centres.

5. For the purposes of ensuring more uniform spatial distribution, banks are encouraged to open branches in underbanked centres, more precisely, in underbanked districts of underbanked States. An underbanked centre (whether a district or State) would be one where the Average Population Per Branch Office (APPBO) is more than the national average. Thus, though there are bank branches in these centres, there are not as many branches as would be desirable. While no mandatory number of branches have been prescribed to be opened in such centres, banks are incentivised for opening branches in such centres as detailed in para 10 below. A list of underbanked districts of underbanked States is as per Appendix 2.

6. For increasing banking penetration and financial inclusion, there is a need to open branches in centres that are unbanked. Unbanked centres are those which do not have any brick and mortar structure of a scheduled commercial bank for customer based banking transactions. Therefore, the current branch authorisation policy mandates that banks have to open at least 25 percent of all branches opened in a year in unbanked rural centres, as detailed in para 9 (a) below.

7. The general permission available for opening of branches by domestic scheduled commercial banks in Tier 1 to Tier 6 centres across the country will encompass specialised branches, extension counters, satellite offices, service branches, Central Processing Centres (CPCs) and all other offices/branches of the bank. Thus, banks are not required to approach RBI for authorisation for opening branches or any other places of business or administrative offices in any centre.

8. Banks may formulate an annual plan for the financial year, approved by the Board of the bank as part of their annual strategy for branch expansion. While formulating this plan, they may keep various factors in mind such as setting up of low cost branches, innovative use of technology, including internet banking and virtual banking to reduce physical footfalls, improving customer service, etc.

9. The opening of branches during a financial year will be subject to the conditions given below. Extension counters, satellite offices, mobile branches, CPCs, service branches and administrative offices can be freely opened in any centre and will not be reckoned for the purposes of paras (a) and (b) below.

- a) At least 25 percent of the total number of branches opened during a financial year (excluding entitlement for branches in Tier 1 centres given by way of incentive as stated in para 10 below), must be opened in unbanked rural (Tier 5 and Tier 6) centres, i.e, centres which do not have a brick and mortar structure of any scheduled commercial bank for customer based banking transactions.
- b) The total number of branches opened in Tier 1 centres during the financial year (excluding entitlement for branches in Tier 1 centres given by way of incentive as stated in para 10 below) cannot exceed the total number of branches opened in Tier 2 to Tier 6 centres and all centres in the North Eastern States and Sikkim.

10. As stated in para 5 above, since there is a continuing need for opening more branches in underbanked districts of underbanked States for ensuring more uniform spatial distribution, banks would be provided incentive for opening such branches. Accordingly, banks may open branches in Tier 1 centres, [over and above their eligibility as defined at para 9 (a) and (b) above], equal to the number of branches opened in Tier 2 to Tier 6 centres of underbanked districts of underbanked States, excluding such of the branches opened in unbanked rural centres that are located in the underbanked districts of underbanked States.

11. Banks have to ensure that all branches opened during a financial year are in compliance with the norms as stipulated above. In case a bank is unable to open all the branches it is eligible for in Tier 1 centres, as per paras 9 and 10 above, it may carry-over (open) these branches during subsequent two years.

12. Banks, which for some reason are unable to meet their obligations of opening branches in Tier 2 to 6 centres in aggregate, or in unbanked rural centres (Tiers 5 to 6 centres) during the financial year, must necessarily rectify the shortfall in the next financial year.

13. Banks were advised vide circular [DBOD. No. BAPD.BC. 97/22.01.001/2012-13 dated May 28, 2013](#), that they may consider front-loading (prioritising) the opening of branches in unbanked rural centres over a 3 year cycle co-terminus with their Financial Inclusion Plan (FIP 2013-16). Therefore, credit will continue to be given for

the branches opened in unbanked rural centres in excess of the required 25 percent of the total branches opened during the year which will be carried forward for achieving the criteria in the subsequent year of the FIP.

14. The general permission referred to above would be subject to the parameters stated in para 9 and 10 above as well as regulatory/supervisory comfort in respect of the individual banks. RBI would have the option to withhold the general permission now being granted to banks which fail to meet the above mentioned criteria along with imposing penal measures on banks which fail to meet the obligations at paras 9 and 12 above.

15. An annual report of branches actually opened during the year, for the year ending March 31, should be placed before the bank's Board and forwarded to the Department of Banking Operations and Development, Reserve Bank of India, Central Office, (DBOD, CO), Shahid Bhagat Singh Marg, Mumbai- 400001, latest by June 30 of that year in the format given in Appendix 3. Compliance regarding opening of branches in accordance with the above stipulations would also be examined during the Annual Financial Inspection of the bank and discussion of the Financial Inclusion Plans.

16. Presently, in terms of reporting requirements as laid down in [para 23](#) of Master Circular DBOD No. BAPD.BC. 18/22.01.001/2013-14 dated July 01, 2013 on Branch Authorisation, banks should report details of opening of a new place of business including Mobile branch/Mobile ATMs, and call centres, and closure, merger, shifting or conversion of any existing place of business immediately and in any case not later than two weeks after opening/closure/merger/shifting/conversion to the Regional Office concerned of the Department of Banking Supervision (DBS), Reserve Bank of India, except in respect of branches in Maharashtra and Goa, which should be reported to DBOD, CO, Mumbai. This reporting requirement would continue.

17. The present quarterly reporting in Proformae I & II and Proformae III & IV (Annex 14 and 15 of the above mentioned Master Circular) for the purpose of branch banking statistics to Department of Statistics and Information Management, Banking Statistics Division, Reserve Bank of India, Central Office, C-8/9, Bandra-Kurla

Complex, Mumbai-400 051 will also continue. Submission of this statement to the Regional Office concerned of DBS or DBOD, CO (in respect of centres in Maharashtra & Goa) is however, discontinued.

Annex 2

Illustration: ABC Bank opens branches in various centres during the financial year. Eligibility for branches in various Tiers is illustrated under some indicative scenarios.

Computation for Eligibility of branches including incentive in Tier 1 centres

Sr. No.	Particulars	No. of branches	Remarks
(i) (a)	Number of branches proposed to be opened in Tier 1 to Tier 6 centres (excluding branches given as incentive)	200	
(b)	Minimum number of branches that must be opened in unbanked rural centres	50	At least 25 percent of the total number of branches opened during a financial year [excluding entitlement for branches in Tier 1 centres by way of incentive at (iii) below] i.e. 25% of 200 = 50 must be opened in unbanked rural centres.
(c)	Out of 200 branches, the minimum number of branches that the bank must open in Tier 2 to Tier 6 centres and in the North Eastern States and Sikkim	100	At least 50 percent of branches opened during the year has to be in Tier 2 to 6 centres and in N.E. States and Sikkim
(d)	Out of 200 branches, the maximum number of branches that can be opened in Tier 1 centres (excluding branches given as incentive)	100	Branches in Tier 1 centres cannot exceed branches in Tier 2 to Tier 6 centres and all centres in N.E. States and Sikkim.
(ii)	Number of branches opened in Tier 2 to Tier 6 centres of underbanked districts of underbanked States that are not unbanked rural centres.	10	Subset of (i) (c). Opening branches in these centres is not mandatory but will entitle the bank to open additional branches in Tier 1 centres by way of incentive.
(iii)	Number of branches in Tier 1 centres that can be opened as incentive for opening branches at (ii) above	10	Equal to (ii)
(iv)	Maximum number of Tier 1 branches that can be opened during the year.	110 {100 [As at (i)(d) above] + 10 [incentive as at (iii) above]}	The bank has a choice to open all these branches during the year. In case it is unable to open all these Tier 1 branches during the current year, the remaining branches can be opened during the subsequent 2 years.

Scenario I: ABC Bank opens more branches than the minimum required in Tier 2 to Tier 6 centres

Sr. No.	Particulars	No. of branches	Remarks
(i) (a)	Number of branches opened in Tier 1 to Tier 6 centres	200	
(b)	Total number of branches opened in unbanked rural centres	50	At least 25 percent of the total number of branches opened during a financial year [excluding entitlement for branches in Tier 1 centres by way of incentive given for branches opened at (ii) below] i.e. 25% of 200 = 50 must be opened in unbanked rural centres. Hence there is no deficit.
(c)	Out of 200 branches, the number of branches opened in Tier 2 to Tier 6 centres and in the North Eastern States and Sikkim	120	
(d)	Out of 200 branches, the number of branches opened in Tier 1 centres [(a) – (c)]	80	The total number of branches opened in Tier 1 centres during the financial year (excluding entitlement for branches in Tier 1 centres by way of incentive) cannot exceed the total number of branches opened in Tier 2 to Tier 6 centres and all centres in the North Eastern States and Sikkim.
(ii)	Number of branches opened in Tier 2 to Tier 6 centres of underbanked districts of underbanked States that are not unbanked rural centres.	10	The bank can open 10 branches in Tier 1 centres as an incentive for opening these branches.
(iii)	Total Tier 1 branches that can be opened during the year, including incentive for (ii) above	90 (80+10)	Of this number, 80 branches have already been opened [item (i) (d)]. The remaining 10 branches can be opened during subsequent two years.

Scenario II: ABC Bank opens less number of branches in Tier 2 to Tier 6 centres than the minimum required and opens more number of branches in Tier 1 centres than the maximum permitted

Sr. No.	Particulars	No. of branches	Remarks
(i) (a)	Number of branches opened in Tier 1 to Tier 6 centres	200	
(b)	Total number of branches opened in unbanked rural centres	50	At least 25 percent of the total number of branches opened during a financial year [excluding entitlement for branches in Tier 1 centres by way of incentive given for branches opened at (ii) below] i.e. 25% of 200 = 50 must be opened in unbanked rural centres. Hence there is no deficit.
(c)	Out of 200 branches, the number of branches opened in Tier 2 to Tier 6 centres and in the North Eastern States and Sikkim	80	The bank is required to open at least 50 percent of the branches opened during a financial year in Tier 2 to 6 centres, North Eastern States and Sikkim. Hence there is a shortfall of 20 branches[(50 percent of 200) -80]
(d)	Out of 200 branches, the number of branches opened in Tier 1 centres [(a) – (c)]	120	As branches opened in Tier 1 centres during the year cannot exceed the number of branches opened in Tier 2 to Tier 6 centres, North Eastern States and Sikkim, the bank could have opened a maximum of 100 branches in Tier 1 centres. In addition, the bank can open an additional 15 branches which are available as incentive and carry over, i.e. [10 branches as incentive (item ii) + 5 branches as carry over (item iii)]. Hence the bank's total entitlement is 115. It has therefore opened 5 branches in excess of eligibility. These 5 branches will be deducted from eligibility for Tier 1 centres during the next financial year.
(ii)	Number of branches opened in Tier 2 to Tier 6 centres of underbanked districts of underbanked States that are not unbanked rural centres	10	
(iii)	Carryover of entitlement of branches in Tier 1 centres not opened in the previous years	5	
(iv)	Carry over (deficit) in branches in Tier 2 to Tier 6 centres, as well as in all centres in N.E. States and Sikkim, which must be opened in the next year	20	
(v)	Excess branches opened in Tier 1 centres which would be deducted from eligibility for Tier 1 centres during the next financial year.	5	

Scenario III: ABC Bank opens more branches in the unbanked rural centres than the minimum required.

Sr. No.	Particulars	No. of branches	Remarks
(i) (a)	Number of branches opened in Tier 1 to Tier 6 centres	180	
(b)	Total number of branches opened in unbanked rural centres	50	At least 25 percent of the total number of branches opened during a financial year [excluding entitlement for branches in Tier 1 centres given by way of incentive given for branches opened at (ii) below] i.e. 45 (25% of 180) must be opened in unbanked rural centres. The bank has chosen to open more branches in unbanked rural centres.
(c)	Number of branches opened in Tier 2 to Tier 6 centres and in the North Eastern States and Sikkim	80	The bank is required to open at least 50 percent of the branches opened during a financial year in Tier 2 to 6 centres, North Eastern States and Sikkim. Hence there is a shortfall of 10 branches [90 (50 percent of 180) - 80]
(d)	Number of branches opened in Tier 1 centres	100	As the number of branches opened in Tier 1 centres cannot exceed the number of branches opened in Tier 2 to Tier 6 centres, North Eastern States and Sikkim, the bank cannot open more than 90 branches in Tier 1 centres. The bank has 5 branches carried forward from the previous year by way of incentive [item (iv)] and it has 10 branches by way of incentive [item (iii)]. Thus, the bank's entitlement is 90+5+10=105. Hence, it can carry forward 5 branches out of 10 incentive branches which can be opened in the next 2 years.
(ii)	Number of branches opened in Tier 2 to Tier 6 centres of underbanked districts of underbanked States that are not unbanked rural centres	10	
(iii)	Number of branches allowed as incentive for opening branches at (ii) above	10	
(iv)	Number of Tier 1 branches that the bank was entitled to as incentive in the previous year but were not opened, i.e., are carried over	5	
(v)	Carry over (deficit) in branches in Tier 2 to 6 centres which must be opened in the next year	10	
(vi)	Carryover of entitlement of branches in Tier 1 centres as incentives which were not opened during the year and can be opened in the subsequent 2 years.	5	

Scenario IV: ABC Bank opens less number of branches in the unbanked rural centres than the minimum required.

Sr. No.	Particulars	No. of branches	Remarks
(i) (a)	Number of branches opened in Tier1 to Tier 6 centres including branches given as incentive and carried forward from last year	235 [220+10 (branches as incentive) + 5 (branches carried forward)]	
(b)	Total number of branches opened in unbanked rural centres	50	At least 25 percent of the total number of branches (excluding incentive/carry forward) opened during a financial year i.e. 55 [25% of 220] must be opened in unbanked rural centres. Since the bank has opened only 50 branches in unbanked rural centres, there is a deficit of 5 branches.
(c)	Out of 220 branches, the number of branches opened in Tier 2 to Tier 6 centres and in the North Eastern States and Sikkim	110	
(d)	Out of 220 branches, the number of branches opened in Tier 1 centres	125 (110 branches + 10 incentive branches + 5 branches carry over)	No deficit, no carry forward of branches.
(ii)	Carry over (deficit) in branches in unbanked rural centres which must be opened in the next year	5	The bank has opened 220 branches, 25 percent of which is 55. Hence there is a deficit of 5 branches in unbanked rural centres

Details of tier-wise classification of centres based on population

i) Classification of centres (tier-wise) Population (as per 2001 Census)

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

ii) Population-group wise classification of centres

Rural Centre - Population upto 9,999

Semi-urban centre - 10,000 to 99,999

Urban centre - 1,00,000 to 9,99,999

Metropolitan centre - 10,00,000 and above

Appendix 2

List of Underbanked Districts in Underbanked States (based on 2001 Population census)

	ARUNACHAL PRADESH		BIHAR
1.	CHUNGLANG	8.	DARBHANGA
2.	DIBANGVALLEY	9.	GAYA
3.	EAST KAMENG	10.	GOPALGANJ
4.	LOHIT	11.	JAMUI
5.	LOWER SUBANSIRI	12.	JEHANABAD
6.	TIRAP	13.	KAIMUR
7.	UPPER SIANG	14.	KATI HAR
8.	UPPER SUBANSIRI	15.	KHAGARIA
	ASSAM	16.	KISHANGANJ
1.	BARPETA	17.	LAKHISARAI
2.	BONGAIGAON	18.	MADHEPURA
3.	CACHAR	19.	MADHUBANI
4.	DARRANG	20.	MUNGER
5.	DHEMAJI	21.	MUZAFFARPUR
6.	DHUBRI	22.	NALANDA
7.	DIBRUGARH	23.	NAWADA
8.	GOALPARA	24.	PASCHIMI CHAMPARAN
9.	GOLAGHAT	25.	PURBI CHAMPARAN
10.	HAILAKANDI	26.	PURNIA
11.	JORHAT	27.	ROHTAS
12.	KARBI ANGLONG	28.	SAHARSA
13.	KARIMGANJ	29.	SAMASTIPUR
14.	KAKROJHAR	30.	SARAN
15.	LAKHIMPUR	31.	SHEIKHPURA
16.	MORIGAON	32.	SHEOHAR
17.	NAGAON	33.	SITAMARHI
18.	NALBARI	34.	SIWAN
19.	SIBSAGAR	35.	SUPAUL
20.	SONITPUR	36.	VAISHALI
21.	TINSUKIA		CHHATTISGARH
	BIHAR	1.	BASTAR
1.	ARARIA	2.	BILASPUR
2.	AURANGABAD	3.	DANTEWADA
3.	BANKA	4.	DHMTARI
4.	BEGUSARAI	5.	DURG
5.	BHAGALPUR	6.	JANJGIR-CHAMPA
6.	BHOJPUR	7.	JASHPUR
7.	BUXAR	8.	KANKER

	CHHATISGARH		MADHYA PRADESH
9.	KAWARDHA	13.	GUNA
10.	KORBA	14.	HARDA
11.	KORIA	15.	HOSHANGABAD
12.	MAHASAMUND	16.	JHABUA
13.	RAIGARH	17.	KATNI
14.	RAIPUR	18.	MANDLA
15.	RAJNANDGAON	19.	MANDSAUR
16.	SURGUJA	20.	MORENA
	DADRA & NAGAR HAVELI	21.	NARSIMHAPUR
1.	DADRA & NAGAR HAVELI	22.	NEEMUCH
	JHARKHAND	23.	PANNA
1.	BOKARO	24.	RAISEN
2.	CHATRA	25.	RAJGARH
3.	DEOGHAR	26.	RATLAM
4.	DHANBAD	27.	REWA
5.	DUMKA	28.	SAGAR
6.	GARHWA	29.	SATNA
7.	GIRIDIH	30.	SEHORE
8.	GODDA	31.	SEONI
9.	GUMLA	32.	SHAHDOL
10.	HAZARIBAG	33.	SHAJAPUR
11.	KODERMA	34.	SHEOPUR
12.	LOHARDAGGA	35.	SHIVPURI
13.	PAKUR	36.	SIDHI
14.	PALAMAU	37.	TIKAMGARH
15.	PASCHIMI SINGHBHUM	38.	UJJAIN
16.	SAHEBGANJ	39.	UMARIA
	MADHYA PRADESH	40.	VIDISHA
1.	BALAGHAT	41.	WEST NIMAR
2.	BARWANI		MANIPUR
3.	BETUL	1.	BISHNUPUR
4.	BHIND	2.	CHANDEL
5.	CHHATARPUR	3.	CHURACHANDPUR
6.	CHHINDWARA	4.	IMPHAL EAST
7.	DAMOH	5.	IMPHAL WEST
8.	DATIA	6.	TAMENGLONG
9.	DEWAS	7.	THOUBAL
10.	DHAR	8.	UKHRUL
11.	DINDORI		
12.	EAST NIMAR		

	MEGHALAYA		RAJASTHAN
1.	EAST GARO HILLS	3.	BARAN
2.	SOUTH GARO HILLS	4.	BARMER
3.	WEST GARO HILLS	5.	BHARATPUR
	MIZORAM	6.	BHILWARA
1.	LAWNGTLAI	7.	BUNDI
2.	SAIHA	8.	CHITTAURGARH
	NAGALAND	9.	CHURU
1.	DIMAPUR	10.	DAUSA
2.	KOHIMA	11.	DHOLPUR
3.	MOKOKCHUNG	12.	DUNGARPUR
4.	MON	13.	HANUMANGARH
5.	PHEK	14.	JALOR
6.	TUENSANG	15.	JHALAWAR
7.	WOKHA	16.	JHUNJHUNU
8.	ZUNHEBOTO	17.	JODHPUR
	ORISSA	18.	KARALI
1.	ANGUL	19.	NAGPUR
2.	BALANGIR	20.	PALI
3.	BALESHWAR	21.	RAJSAMAND
4.	BARGARH	22.	SAWAI MADHOPUR
5.	BHADRAK	23.	SIKAR
6.	BOUDH	24.	TONK
7.	DHENKANAL	25.	UDAIPUR
8.	GAJAPATI		TRIPURA
9.	GANJAM	1.	DHALAI
10.	JAJPUR	2.	NORTH TRIPURA
11.	KALAHANDI	3.	SOUTH TRIPURA
12.	KANDHAMAL	4.	WEST TRIPURA
13.	KENDRAPARA		UTTAR PRADESH
14.	KEONJHAR	1.	AGRA
15.	KORAPUT	2.	ALIGARH
16.	MALKANGIRI	3.	ALLAHABAD
17.	MAYURBHANJ	4.	AMBEDKAR NAGAR
18.	NABARANGPUR	5.	AURAIYA
19.	NAYAGARH	6.	AZAMGARH
20.	NAWAPARA	7.	BAGHPAT
21.	PURI	8.	BAHRAICH
22.	RAYAGADA	9.	BALLIA
23.	SONEPUR	10.	BALRAMPUR
24.	SUNDARGARH	11.	BANDA
	RAJASTHAN	12.	BARA BANKI
1.	ALWAR	13.	BAREILLY
2.	BANSWARA	14.	BASTI

	UTTAR PRADESH		UTTAR PRADESH
15.	BIJNOR	56.	SANT RAVIDAS NAGAR
16.	BUDAUN	57.	SHAHJAHANPUR
17.	BULANDSHAHR	58.	SHRAVASTI
18.	CHANDAULI	59.	SIDHARTHANAGAR
19.	CHITRAKOOT	60.	SITAPUR
20.	DEORIA	61.	SONBHADRA
21.	ETAH	62.	SULTANPUR
22.	ETAWAH	63.	UNNAO
23.	FAIZABAD		WEST BENGAL
24.	FARRUKHABAD	1.	BANKURA
25.	FATEHPUR	2.	BARDDHAMAN
26.	FIROZABAD	3.	BIRBHUM
27.	GHAZIPUR	4.	DAKSHIN DINAJPUR
28.	GONDA	5.	HAORA
29.	GORAKHPUR	6.	HUGLI
30.	HAMIRPUR	7.	JALPAIGURI
31.	HARDOI	8.	KOCH BIHAR
32.	HATHRAS	9.	MALDAH
33.	JALAUN	10.	MEDINIPUR
34.	JAUNPUR	11.	MURSHIDABAD
35.	JHANSI	12.	NADIA
36.	JYOTIBA PHULE NAGAR	13.	NORTH 24 PARGANAS
37.	KANAUJ	14.	PURULIYA
38.	KAUSHAMBI	15.	SOUTH 24 PARGANAS
39.	KHERI	16.	UTTAR DINAJPUR
40.	KUSHI NAGAR		JAMMU & KASHMIR
41.	LALITPUR	1.	ANANTNAG
42.	MAHARAJGANJ	2.	DODA
43.	MAHOBA	3.	KUPWARA
44.	MAINPURI	4.	POONCH
45.	MATHURA		
46.	MAU		
47.	MIRZAPUR		
48.	MORADABAD		
49.	MUZAFFARNAGAR		
50.	PILIBHIT		
51.	PRATAPGARH		
52.	RAI BARELI		
53.	RAMPUR		
54.	SAHARANPUR		
55.	SANT KABIR NAGAR		

Total No. of Underbanked districts in Underbanked States : 296

Appendix 3

Details of branches opened under ABEP during the financial year

Name of the bank:-

Statement as on March 31, ----

Sr. No.	Particulars	Tier-1	Tier-2	Tier-3	Tier-4	Tier-5	Tier-6
1.	Total no. of branches at the beginning of the financial year, i.e., April 1, ----						
1.1	No. of branches in underbanked districts of underbanked States						
1.2	No. of branches in unbanked rural centres						
1.3	No. of branches in underbanked districts of underbanked States that are not in unbanked rural centres						
1.4	Others						
2.	No. of branches opened in excess of requirement in the previous year						
3.	No. of branches not opened, i.e., shortfall in requirement in the previous year						
4.	Total no. of branches opened during the current year						
4.1	No. of branches in underbanked districts of underbanked States						
4.2	No. of branches in unbanked rural centres						
4.3	No. of branches in underbanked districts of underbanked States that are not in unbanked rural centres						
4.4	Others						
5.	Total no. of branches as on March 31, ---- (1+2+4)						
6.	No. of branches not opened during the current year, i.e., shortfall in requirement						
7.	No. of branches opened in excess of requirement during the current year						