



# भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

[www.rbi.org.in](http://www.rbi.org.in)

RBI/2014-15/586

DCBR.CO.RCB.No. BC. 34 /19.51.008/2014-15

May 07, 2015

The CEOs of all State Co-operative Banks

Dear Sir/Madam,

## Opening of branches/extension counters by State Co-operative Banks

Please refer to our [circular RPCD.CO.RF.BC.No.14/07.06.00/2009-10 dated August 4, 2009](#) on "Opening of new place of business by State Cooperative Banks". The policy for opening of branches/extension counters/specialized branches within the area of operation of the State Co-operative Banks (StCBs) has since been reviewed. It has been decided to revise the criteria and the procedure for submission of applications by StCBs for opening of branches/extension counters. The revised criteria are as follows:

- CRAR not being less than 9 per cent
- No default in maintenance of CRR/SLR during the preceding financial year
- Net NPA being less than 5 per cent
- The bank should have a track record of regulatory compliance and no monetary penalty should have been imposed on the bank for violation of RBI directives/guidelines during last two financial years.

The above parameters should be as assessed by NABARD in their latest inspection report.

2. In order to expedite regulatory approvals under Section 23 of the Banking Regulation Act, 1949 (AACS), it has been decided that StCBs satisfying the above criteria may submit their applications in the prescribed format to the concerned Regional Office of Reserve Bank through NABARD for prior approval for opening of branches/ specialized branches/extension counters/shifting of branches/upgradation of extension counters into full-fledged branches.

3. The other instructions issued earlier by the Reserve Bank in this regard will remain unchanged.

Yours faithfully,

**(Suma Varma)**

Principal Chief General Manager

सहकारी बैंक विनियमन विभाग, केंद्रीय कार्यालय, गारमेट हाउस, पहली मंज़िल, डॉ ए बी रोड, वरली, मुंबई- 400018 भारत  
फोन: 022 - 2493 9930 - 49; फ़ैक्स: 022 - 2497 4030 / 2492 0231; ई मेल: [cgmdbcrc@rbi.org.in](mailto:cgmdbcrc@rbi.org.in)

Department of Co-operative Bank Regulation, Central Office, Garment House, 1 Floor, Dr.A.B.Road, Worli, Mumbai - 400018, India  
Phone: 022 - 2493 9930 - 49; Fax: 022 - 2497 4030 / 2492 0231; Email: [cgmdbcrc@rbi.org.in](mailto:cgmdbcrc@rbi.org.in)

बैंक हिन्दी में पत्राचार का स्वागत करता है —

चेतावनी: भारतीय रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन कॉल के जरिये कोई भी व्यक्तिगत जानकारी जैसे बैंक खाते का ब्यौरा, पासवर्ड आदि नहीं मांगा जाता है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी प्रकार से जवाब मत दीजिए।  
Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc.  
It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.