



भारतीय रिज़र्व बैंक  
**RESERVE BANK OF INDIA**  
[www.rbi.org.in](http://www.rbi.org.in)

RBI/2009-10/88

UBD.LS (PCB) MC.No.14 /07.01.00/2009-10

July 01, 2009

All Primary (Urban) Co-operative Banks

Dear Sir,

**Master Circular on Area of Operation, Branch Authorisation Policy, Opening/ Up-gradation of Extension Counters, ATMs and Shifting/Splitting/Closure of Offices**

Please refer to our Master Circular [UBD.BL \(PCB\) MC.No.14/07.01.00/2008-09](#), dated July 1, 2008 on the captioned subject (available at RBI website [www.mastercirculars.rbi.org.in](http://www.mastercirculars.rbi.org.in)). The enclosed Master Circular consolidates and updates all the instructions/guidelines on the subject up to June 30, 2009.

2. Please acknowledge receipt of this Master Circular to the Regional Office concerned of this Department.

Yours faithfully

(Smt. Uma Shankar)  
Chief General Manager

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**Master Circular**  
**Area of Operation, Branch Authorisation Policy, Opening/Upgradation**  
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**Master Circular on Area of Operation, Branch Authorisation Policy,  
Opening/Upgradation of Extension Counters, ATMs and  
Shifting/Splitting/Closure of Offices**

**1. Area of Operation**

**1.1 Introduction**

Area of operation of a primary (urban) co-operative bank (UCB) means the geographical area/s as defined in its bye-laws, approved by the registering authority. UCBs may expand their area of operation through a resolution passed by the general body and getting the amended bye-law registered with the Registrar of Co-operative Societies (RCS). Banks are required to seek prior permission (no objection certificate) from the Reserve Bank of India for such revision, where applicable.

**1.2 Regulatory Requirements**

**1.2.1 Extension of Area of Operation within the district of registration and adjoining districts within the State of registration:**

1.2.1.1 Licensed UCBs Tier I and Tier II classified as Grade I by the Reserve Bank, may extend their area of operation to the whole of the district of registration and to its adjoining districts within their State of registration, without prior permission from the Reserve Bank.

1.2.1.2 Eligible banks need not approach Reserve Bank for seeking 'no objection' for extension of area of operation as stated above. Such banks may directly approach the RCS of the State concerned for extension of area of operation to the entire district of registration and its adjoining districts within the State of registration.

**1.2.2 Extension of Area of Operation beyond the adjoining districts and to the entire State of registration**

Sound and well functioning uni-state Tier II UCBs may extend their area of operation beyond the adjoining districts and to the entire State of Registration.

RBI will consider requests for expansion of area of operation to the entire state from licensed Tier II UCBs registered in states that have entered into MoU with Reserve Bank and are classified as Grade I as per the last statutory inspection and / or conforming to the financials of a Grade I bank as per the latest audited reports. While considering such applications, RBI will give due consideration to system of internal controls prevailing in the bank and supervisory comfort. UCBs desirous of extending their area of operation to the entire state may approach the Regional Offices of Reserve Bank for prior approval.

1.2.2.1 Its own funds (share capital + free reserves) should not be less than the entry point capital norms, prescribed for the highest category centre in that district(s), for organising a new general category bank, as indicated in Annex I.

1.2.2.2 For the purpose of classification of UCBs into Tier I and II, the following definition may be adopted hereafter for all regulatory purposes in supersession of instructions contained in circular [UBD.\(PCB\). Cir.No.35/09.20.001/07-08 dated March 7, 2008](#) :

**Tier I Banks :**

- i) Banks having deposits below Rs.100 crore operating in a single district,
- ii) Banks with deposits below Rs.100 crore operating in more than one district will be treated as Tier I provided the branches are in contiguous districts and deposits and advances of branches in one district separately constitute at least 95% of the total deposits and advances respectively of the bank, and
- iii) Banks with deposits below Rs.100 crore, whose branches were originally in a single district but subsequently, became multi-district due to reorganisation of the district may also be treated as Tier I.

**Tier II Banks :** All other Banks.

1.2.2.3 The deposit and advances as referred to in the definition may be reckoned as on 31st March of the immediate preceding financial year.

### 1.2.3 **Extension of Area of Operation beyond the State of registration and Extension of Area of Operation of Multi-State UCBs**

Extension of Area of Operation beyond the State of registration and extension of Area of Operation of Multi-State Urban Co-operative Banks are not permitted according to the existing policy.

## 2. **Branch Authorisation Policy**

### 2.1 **Introduction**

In terms of Annual Policy Statements for the year 2007-08 and 2008-09 it has been decided to liberalise and rationalise the branch authorisation norms for well managed and financially sound UCBs in the States that have signed MoUs with Reserve Bank and those registered under Multi-State Co-operative Societies Act, 2002. The present policy is given in the following paragraphs:

### 2.2 **Authorisation Policy**

#### 2.2.1 **Eligibility Criteria**

Well managed and financially sound UCBs in the States that have signed MoUs with Reserve Bank and those registered under Multi-State Co-operative Societies Act, 2002 may submit their proposals for branch expansion based on their Annual Business Plans (ABP) for approvals to the respective Regional Offices of the Urban Banks Department of RBI. ABP will be for a period of twelve months beginning 1st April of the following year. Before applying for allotment of Centres banks should ensure that they satisfy the following mutually exclusive performance / financial parameters:

- 2.2.1.1 Maintenance of a minimum CRAR of 10% on a continuous basis with minimum owned funds commensurate with entry point capital norms for the centre where branch is proposed. (Entry point norms for various categories of UCBs are given in **Annex I**)
- 2.2.1.2 Net NPAs being less than 10%.
- 2.2.1.3 No default in the maintenance of CRR/SLR during the preceding financial year.

- 2.2.1.4 Net profit in the immediate preceding financial year and
- 2.2.1.5 Regulatory comfort based on inter alia, track record of compliance with the provisions of Banking Regulation Act, 1949 (AACS), RBI Act, 1934 and the instructions/ directions issued by RBI from time to time.
- 2.2.1.6 Banks which have been organised as unit banks and have been extended relaxation in the entry point capital as indicated in **Annex I**, would be eligible to open branches only after augmenting their own funds to the level required for opening a new general category bank at the place where the bank was organised or where the branch is desired to be opened, whichever is higher. For instance, if a unit bank was organised at category 'D' centre and it intends to open a branch at 'B' category centre, such bank's owned funds should necessarily be raised to entry point capital prescribed for organising a general category bank at 'B' category centre.
- 2.2.1.7 Similarly if a bank, other than a unit bank, desires to open a branch at a higher category centre, other than the centre at which it was established, within the district of its registration, the owned funds of the bank should at least be equivalent to the entry point capital prescribed for that centre. Illustratively, if a bank situated at 'C' category centre intends to open a branch at 'B' category centre, in the same district, its owned funds should be equivalent to the entry point capital prescribed for 'B' category centre.
- 2.2.1.8 However, a bank which desires to open a branch at a centre, other than its district of registration but within the state of registration, must have owned funds not less than the entry point capital required for organisation of a new general category bank at the highest category centre in that state. Illustratively, if a bank registered in district 'X' desires to open a branch in district 'Y' within its state of registration, then its owned funds should not be less than the entry point capital required for highest category centre in the state.

### 2.2.2 Selection of Centres

UCBs, satisfying the above mentioned norms may prepare an Annual Business Plan (ABP) for opening of branches (including extension counters, up gradation of extension counters into full-fledged branches and setting up of new off site Automated Teller Machines), in their **existing area of operation**, for the next 12 months, with the approval of their Board of Directors and submit the ABP, in duplicate, along with **Annexes II to VI** to the respective Regional Offices of Reserve Bank of India. The plan may be submitted preferably by end of December of the previous financial year.

2.2.2.1 Where the banks have opened extension counters without complying with the prescribed norms and subsequently approach Reserve Bank of India for up-gradation of the same into full-fledged branches, such banks would not be allotted centres unless they close unauthorised extension counters. Further, a centre where a bank has opened an unauthorised extension counter, such a centre would not be considered for opening a branch in future.

2.2.2.2 Scheduled banks which comply with the eligibility norms indicated at paragraph 2.2.1 above, may open mobile/satellite offices. Such of the scheduled banks which desire to open mobile/satellite offices may indicate the same in the format as per **Annex IV** enclosed to this circular along with other centres where they intend to open branches.

2.2.2.3 Banks need not indicate the exact address of the proposed branch in the ABP but may only indicate the name of the town/city within their area of operation, in the order of their preference, where they desire to open branches. Banks should choose the centres at which they wish to open branches after careful consideration of business potential and availability of premises at such centres.

2.2.2.4 A list of centres where a bank desires to open branches under the ABP should be indicated in the format as per **Annex IV** enclosed to this circular, and only one application need to be sent.



The banks should not submit statements/ annexes, which are not required/called for, but submit only the requisite information/data, along with a certified copy of the latest audited balance sheet (as of 31 March) or a copy of the published Annual Report of the bank.

### **2.2.3 Approval for Centres**

The banks which comply with the prescribed norms will be allotted centres strictly in the order of preference given by them. Once a centre is allotted, no request for change in the allotted centre would be entertained.

### **2.2.4 Authorisation and its Validity Period**

2.2.4.1 A valid authorisation from the Reserve Bank of India is required for opening a new place of business including extension counters, off-site ATMs or changing the location of any existing place of business (except to the extent permitted vide para 5.1) under section 23 of the B. R. Act, 1949 (AACS). After making arrangements for opening of branches, the bank should approach the Regional Offices of Urban Banks Department under whose jurisdiction they operate, in the prescribed Form V, indicating the exact postal address of the place where the branch is to be opened, for issuance of authorisation within a period of six months from the date of allotment of the centre.

2.2.4.2 Authorisation will be valid for one year from the date of issue, or one and a half year from the date of allotment of the centre, whichever is earlier.

2.2.4.3 Ordinarily, no extension of time will be granted after the expiry of validity period of licence. Only in exceptional cases, where the bank is unable to open the branch for reasons beyond its control, an extension of time not exceeding six months may be granted by the Regional Offices, under advice to Central Office.

2.2.5 Opening of branches without a valid authorisation from the Reserve Bank is an act of violation of section 23 of the B. R. Act, 1949 (AACS), and liable to attract penalties.

2.2.6 In case, the information/particulars furnished by any bank are found to be incorrect, the Reserve Bank of India will take a serious view in the matter and the bank will be liable for penal action, including debarring it from allotment of centres for a period of three years.

### **2.3 Procedural Guidelines for Permission to Open branches**

Banks should ensure that there are no restrictions imposed by the local development or other authorities for setting up commercial establishment in the locality where the branch is proposed to be opened.

## **3. Opening of Extension Counters**

**3.1 Eligibility criteria and application procedure:** Eligibility criteria and application procedure for opening of Extension Counters are prescribed in paragraphs 2.2.1 and 2.2.2.

**3.2 Policy Approach:** ECs may be opened within the premises of educational institutions, big offices, factories and hospitals of which the concerned UCB is the principal banker. Request from other banks to the institution may be considered, only if opening of an EC is not considered feasible by the principal banker and/or its base branch is beyond 10 kilo meters from the EC, after obtaining written consent from principal banker. UCBs may submit declaration from the institution in which it proposes to open EC in the format as per **Annex VII**. ECs may also be opened in the residential colonies provided no other branch/EC is already existing in the colony and no restrictions have been imposed by the local development or any other authorities for setting up a commercial establishment in the residential colony/ locality. No extension counter should be opened in market place, shopping centre, etc.

### **3.3 Norms for Opening of Extension Counters**

A bank, which desires to open ECs should comply with the following norms:

3.3.1 Only one EC is permitted within the premises of any institution / office / hospital or in a residential colony.

3.3.2 Base branch of the bank to which the proposed extension counter is linked should be within a distance of 10 kilometers to facilitate incorporation of transactions of EC in the accounts of the base branch on a day-to-day basis.

- 3.3.3 While opening an extension counter, the bank should take into account important factors such as need, viability and overall merits of opening of the EC.
- 3.3.4 ECs should not be opened merely for collection of fees, payment of bills for electricity, water, telephones, etc. as it is primarily the responsibility of the institution concerned.
- 3.3.5 The facilities at an extension counter should be restricted to deposit / withdrawal transactions; issue and encashment of drafts and mail transfers; issue and encashment of travellers' cheques; collection of bills; advances against fixed deposits of their customers (within the sanctioning power of the officials concerned at the EC); and disbursement of other loans (only for individuals) sanctioned by the Head Office / base branch up to the limit of Rs.10.00 lakh only.
- 3.3.6** Such of the banks which have opened ECs, without seeking prior permission from RBI, will have to close down the same and these would not be considered for regularization / up-gradation into full-fledged branches.
- 3.4 **Safe deposit locker facility at Extension Counters:** The permission to provide the facility of safe deposit lockers may be granted on merit to banks which comply with following criteria :
- 3.4.1 The bank should have complied with the prescribed capital adequacy norms.
- 3.4.2 The bank's net NPAs should be less than 7% of its net loans and advances.
- 3.4.3 The bank should have posted net profit for the last 3 consecutive years.
- UCBs intending to provide safe deposit lockers at their extension counters should ensure that the institution in whose premises the extension counter is/proposed to be opened is agreeable for the provision of such facility and adequate security arrangements are in place at the premises.
- 3.5 **Up-gradation of Extension Counters into full-fledged branches**
- 3.5.1 Eligibility criteria and application procedure: Eligibility criteria and application procedure for up-gradation of Extension Counters are prescribed in paragraphs 2.2.1 and 2.2.2.
- 3.5.2 Up-gradation of EC into a branch is treated as allotment of centre for opening of a branch. Only such of the ECs as have been accorded post-facto approval by the Reserve Bank of India or opened with the prior approval of the Reserve Bank will be considered for up-gradation into a branch.

- 3.5.3 Up-gradation of the extension counters is permitted after completion of three years of their operation as EC.
- 3.5.4 The shifting / relocation of these branches, if considered necessary by the bank, would be permitted subject to the following conditions:
  - 3.5.4.1 The proposal is for shifting / relocation of the converted branch within the city / town limit.
  - 3.5.4.2 Banking services to the existing customers of the extension counter, including the institutional customer, are ensured.
  - 3.5.4.3 No new extension counter will be allowed in the institution in which the extension counter is housed presently.

#### **4. Automated Teller Machines (ATMs)**

##### **4.1 On-site ATMs**

UCBs that are registered in States, which have entered into MoU with RBI or are registered under the Multi-State Co-op. Societies Act, 2002 and classified in Grades I and II, may set up on-site ATMs without prior approval of the Reserve Bank.

##### **4.2 Off-site ATMs**

The banks may open off site ATMs at place other than its branches / extension counters:

4.2.1 **Eligibility criteria and application procedure:** Eligibility criteria and application procedure for opening of off-site ATMs are prescribed in paragraphs 2.2.1 and 2.2.2.

4.2.2 Following functional facilities may be provided at off-site ATMs :

- 4.2.2.1 PIN changes
- 4.2.2.2 Requisition for cheque books
- 4.2.2.3 Statement of accounts
- 4.2.2.4 Balance enquiry

4.2.3 Inter-account transfer - restricted to accounts of the same customer at the same centre.

4.2.4 Banks may provide telephone connection between the "stand alone" ATMs with branch ATMs and Shared Payment Network System (SPNS).

However, no person other than security guard should be posted at such non-branch stand-alone ATM centers.

4.2.5 UCBs are free to share / interlink their ATMs with other banks.

## 5. **Shifting / Splitting / Closure of Offices**

### 5.1 **Shifting of Offices**

5.1.1 Licensed UCBs, categorised as Grades I/ II may shift their place of business, including administrative office, located in the semi-urban areas anywhere within the same town, irrespective of distance vis-à-vis other banks/offices, etc. without prior permission of the Reserve Bank. As regards banks located in urban / metropolitan centers, shifting within the same locality / municipal ward is permitted in respect of licensed UCBs, categorised as Grade I/II without prior permission of the Reserve Bank.

A report in the format, as per **Annex VIII** should be submitted in duplicate to the Regional Office concerned of this Department within a month from the date of shifting where RBI's prior approval is not required.

5.1.2 For shifting to a different locality / municipal ward, licensed UCBs, categorised as Grade I/II are required to obtain prior permission and may submit their application as per the format in **AnnexIX**.

#### 5.1.3 **Shifting branches from one city to another:**

The requests of UCBs (other than Unit banks) to shift their branches from one city to another in their area of operation within the same State will be considered subject to their compliance with the following conditions:

5.1.3.1 The new centre is of the same or lower population group as the existing centre e.g. a branch at a 'D' centre can be shifted to another 'D' centre only; and

5.1.3.2 A branch located in under-banked district can be shifted to another centre in under-banked district only.

5.1.3.3 The shifting should be beneficial to the bank in terms of cost and business.

UCBs, which desire such shifting are required to submit their applications in this regard to the Regional Office concerned of the Urban Banks Department for prior permission.

## **5.2 Splitting or Part Shifting of branches within the Same Locality/Municipal Ward**

5.2.1 Splitting of branches or part shifting of some of the departments of parent office/branch can be made to a near by location within the same locality/municipal ward due to space constraints and for better customer service or for convenience of the members, irrespective of the distance vis-à-vis other offices/banks, without prior permission of the Reserve Bank of India subject to the condition that identical business is not conducted from both the premises.

5.2.2 A post-facto report to this effect, in the format as mentioned in para 5.1.1.2, should be submitted in duplicate to the Regional Office concerned within one month from the date of shifting.

## **5.3 Closure of Branches and Extension Counters**

UCBs are allowed closure of un-remunerative branches/ ECs without prior permission of RBI subject to the following conditions :

5.3.1. Bank should not have been placed under any directions under section 35A of the B R Act, 1949 (AACS).

5.3.2 Decision to close down ECs/branches should be taken by the Board after taking into account all the relevant factors and should be properly minuted in the official record of proceedings of the Board meeting.

5.3.3 Bank should give proper notice to all existing depositors/ clients of the branch through press release in local leading newspapers as well as in the form of circular letter to each constituent of the branch, well in advance of closure of the branch.

5.3.4 It should return the original licence/s issued for the closed branch to the Regional Office concerned of this department.

5.3.5 The disposal of the premises occupied by the erstwhile branch should be reported to our Regional Office concerned and the RCS.

5.3.6 Bank should not open extension counter in the same place after closure of branch/es.

5.3.7 Bank should report to the Regional Office concerned of Reserve Bank of India, in Form VI prescribed under Rule 8 of Banking Regulations (Co-operative Societies) Rules, 1966 after closing the branches, within one month from the date of closure, along with copies of the relative Board resolution.

5.3.8 The bank should preserve all the relevant records and make them available to Reserve Bank inspection team for scrutiny during the course of inspection.

**6. UCBs categorised as Grade III / IV (shifting, acquisition / surrender of leased premises, etc.)**

UCBs, which are categorised as Grade III / IV and not complying with section 11 (1) of B. R. Act, 1949 (AACS), will be, as hitherto, required to obtain prior approval of the Reserve Bank and / or Registrar of Co-operative Societies for :

- 6.1 Sale of bank's own premises
- 6.2 Surrender of existing premises taken on lease/rental basis
- 6.3 Acquisition of new premises on ownership or lease/rental basis
- 6.4 Shifting of offices/departments as a result of sale of premises/surrender of premises/acquisition of new premises.

Such banks are required to submit their application in enclosed format given at **Annex X** in duplicate to the Regional Office concerned.

**7. Authorisation Policy for salary Earners' Banks :**

7.1 In view of their special status the salary earners' banks (SEBs) have not been covered under ABP for opening of new branches. Requests for allotment of centres may be considered only from licensed Grade I SEBs on their fulfilling certain specified norms. SEBs fulfilling the under-noted norms may apply for opening of branches:

- 7.1.1 The bye-laws should not contain provision for giving loans to outsiders (non-employees) by enrolling them as members/nominal members.
- 7.1.2 There should at least be 1000 members at a place where the SEB desires to open a branch.
- 7.1.3 It should comply with the regulatory framework prescribed by RBI.
- 7.1.4 It should have posted net profits during each of the preceding two years.
- 7.1.5 Its net NPAs should be less than 10% of its net loans and advances as on the last balance sheet date and it should have made requisite provisions as per RBI guidelines.
- 7.1.6 CRAR of the bank should not be less than that prescribed by RBI from time to time.
- 7.1.7 In case a bank desires to open a new branch within its district of registration, its owned funds should, at least be equal to the entry point capital norms indicated in **Annex I** for opening a new general category bank at that centre where the bank was organised or where the branch is desired to be opened, whichever is higher. Illustratively, if a SEB organised in the "C" category centre desires to open a branch in "B" category centre within its district of registration, its owned funds should be at least equivalent to the entry point capital norm prescribed for "B" category centre.
- 7.1.8 SEB desirous to open a branch, outside its district of registration but within the State of registration, should have owned funds not less than the entry point capital norm prescribed for opening a new general category bank at the highest category centre in that State. The entry point capital norms prescribed are indicated in **Annex I** enclosed to this circular.
- 7.1.9 SEBs, which satisfy the norms indicated above, may prepare and get their branch expansion programme approved by their Board of Directors and forward the same to the Regional Office concerned of the Urban Banks Department giving information in **Annexes I, II & III** enclosed to our circular UBD BL (SEB) No.5A/07.01.00/ 2001-02 dated 8 August



2001. **Annex III** indicating classification of assets and provision made against non-performing assets should be duly certified by Statutory Auditor/Chartered Accountant under his stamp and signature. Once a centre is allotted no request for change in the allotted centre would be entertained. On receipt of the allotment letter the banks may make preliminary arrangements for opening the branches and submit applications in Form V for issue of branch authorisation/s, within six months from the date of allotment of the centre. The banks should note to open the branches only after obtaining branch authorisation and within the validity period of the branch authorisation. No request for extension of time for opening the branch will be entertained except in the circumstances beyond the control of the bank.

- 8. Submission of wrong information:** It may be carefully noted that in case the information/particulars furnished by a bank is found incorrect, Reserve Bank would take a serious view in the matter and the bank concerned would be liable for penal action, including debarring it from allotment of centres for the next three years.

**9. Resolution of Board of Directors**

The proposals of UCBs for extension of Area of Operation, opening of branches, extension counters etc., shifting of offices, splitting of branches, etc. should be sent only with the prior approval of the bank's Board of Directors and appropriate resolutions in this behalf should be passed. The relevant resolutions should be submitted to the Regional Offices concerned while approaching them for prior / post-facto approval therefor. The relevant records may also be preserved and made available to the Reserve Bank's inspection team for scrutiny during the course of inspection.

**10. Branch Banking Statistics-Submission of Quarterly Returns -Revision of Proformae I & II**

With a view to streamlining and updating the system of compilation of branch banking data, maintained by the Department of Statistics and Information Management (DSIM), Central Office, Bandra Kurla Complex, Mumbai and Regional Offices of UBD, the Proformae I & II submitted by banks have been revised in order to include details in respect of Not Administratively Independent Offices (NAIOs) like Extension Counters, Satellite Offices, ATMs etc. The quarterly Proformae I and II should be submitted by all

UCBs to DSIM and Regional Offices of UBD. The detailed instructions in this regard are given in our circular [UBD.CO.LS.Cir.No. 43/ 07.01.000/2006-07 dated May 9, 2007](#).

**11 Acquisition of Accommodation on Lease / Rental Basis by  
Primary Cooperative Banks for their Use (i.e., for Office and Residence of Staff)**

11.1 The authorisations issued for opening of bank branches / offices are location-specific in as much as, in terms of the extant instructions, Reserve Bank of India issues authorisation / permission for opening a bank branch / office at a particular centre based on the exact postal address of the place where the branch / office is to be opened. In the circumstances, it is incumbent upon banks to ensure that their branches are operating from premises, which have a subsisting and valid lease agreement, free of any dispute between the bank and the landlords of the premises in question. Therefore, Head Offices of banks were advised to undertake a review in this regard.

11.2 Banks were also required to report, before October 15, 2008, the list of their branches / offices, that are operating in premises in respect of which a dispute is pending with the landlord, to the Regional Director (RD) of Reserve Bank of India concerned (i.e., RD of the Regional Office of RBI under whose jurisdiction the branch / office in respect of which a dispute is pending is functioning), as per the format given at **Annex XI** to enable RBI to take a view on the appropriateness, or otherwise, of continuing the authorization for the branch / office which is functioning in a 'disputed' premises. Further, banks are also required to furnish quarterly progress reports (as at the end of March, June, September and December) in the same format to the RD of the Regional Office of RBI concerned, within a period of one month from the close of the respective quarter to which the report relates. It may be noted in this regard that in respect of branches / offices situated in Maharashtra / Goa, the information will be furnished by banks to the Chief General Manager, Urban Banks Department, Reserve Bank of India, Mumbai Regional Office, Garment House, 2nd Floor, Worli, Mumbai-400018.

## Annex – I

### Entry Point Norms

In the tables below A, B, C and D denote centres with the following population:

Category of centre	Population
A	Over 10 lakh
B	5 lakh and above but less than 10 lakh
C	1 lakh and above but less than 5 lakh
D	Less than 1 lakh

I. Entry Point Norms for General Category

Particulars	A	B	C	D
Share Capital (Rs in lakh)	400	200	100	25
Membership	3000	2000	1500	500

II. Entry Point Capital Norms for Unit Banks /Banks organised by Mahilas/SCs/STs and those organised in less developed States

Particulars	A	B	C	D
Share capital (Rs in lakh) (50% of EPN)	200	100	50	12.50
Membership	3000	2000	1500	500

III. Entry Point Norms for Banks organised in least developed States/North-Eastern States/Tribal Regions

Particulars	A	B	C	D
Share capital (Rs in lakh) (33.33% of EPN)	133.33	66.67	33.33	8.33
Membership (66.67% of normal membership)	2000	1334	1000	334

## **ANNEX II**

### **Profile of the bank**

1. Name and address of the bank
2. Licence No. and date of licence
3. Area of Operation (as approved by RBI)
4. Whether bank has an elected Board of Directors?
5. If so, whether there are two professional directors?
6. No. of existing branches (List of branches to be annexed),  
their location and the population of the centre where the branch is  
located as per latest census
7. No. of existing extension counters (List to be annexed) with address
8. No. of existing Off Site ATMs (List to be annexed) with address
9. Whether there were / are any default in CRR/SLR  
(If yes, give details and the reasons for the same)

**ANNEX III**

**Financial Position as per audited balance sheet (latest)**

**(Rs. lakhs)**

**Name of the bank:**

<b>Sl.No.</b>	<b>Particulars</b>	<b>As at the end of March of the year</b>
1	Share capital	
2	Reserves	
3	Deposits	
4	Borrowings	
5	Loans and Advances	
6	Percentage of priority sector advances to the outstanding loans and advances	
7	Credit Deposit Ratio	
8	Net profit	
9	CRAR @	
10	Gross NPAs@	
11	Net NPAs@	
12	Provisions made towards NPAs as per RBI guidelines@	
13	Net Worth	

**@ Certificate from the Statutory Auditors to be enclosed**

## ANNEX IV

**Name of the bank:**

**Board Resolution approving the plan of action for opening the branches  
and the particulars of centres at which the bank proposes to open branches**

Name of the centre with address and Pin code No.	Population of the centre	Name of the district	Whether the proposed centre, is within bank's area of operation

Note : Reasons for the proposed branch including adequacy of banking facilities at the centre, business prospects at the proposed place of business within 12 months (an estimate of minimum business which the UCB expects to attract). A viability study report (as per proforma given below) for the proposed branch containing the potential available in the area, estimate of income and expenditure and likely period of break-even etc. may be submitted

Name of centre and district	Population of centre	No.of bank branches at centre	Population expected to be served	Deposits			Advances		
				1st year	2nd year	3rd year	1st Year	2nd Year	3rd Year

Estimated Income			Estimated Expenditure			Profit/Loss		
1st year	2nd year	3rd year	1st year	2nd year	3rd year	1st year	2nd year	3rd year

## ANNEX V

Name of the bank:

**Board Resolution approving the plan of action for opening Off Site ATMs  
and the particulars of centres at which the bank proposes to Off Site ATMs**

Name of the centre with address and Pincode No.	Population of the centre	Name of the district	Whether the proposed centre, is within bank's area of operation

Note: Indicate briefly the benefits expected to accrue by way of installation of ATMs, cost involved, etc.

## ANNEX VI

### Name of the bank:

#### Information to be submitted along with Annual Business Plan

1. Medium Term policy for branch expansion programme of the bank  
Bank may furnish details of the proposed Medium Term Policy for its branch expansion inclusive of branches & ATMs for a period of 3 years
2. Expected level of business in the next 3 years-
  - a. Deposits
  - b. Advances
3. Expected level of capital augmentation required for the branch expansion and measures proposed to meet the same in order to maintain CRAR at a minimum of 10% on a continuous basis
4. Technology implementation
  - a. No. of branches fully computerised
  - b. No. of branches with net work connectivity
  - c. No. of branches with Core Banking Solution (CBS)The bank may also submit a brief write-up on the existing technological infrastructure, various technology initiatives undertaken and the proposed enhancement/upgradation of technology for achieving its business goals in the medium term.
5. Measures to promote financial inclusion
6. Steps proposed to be taken by the bank to ensure that the quality of customer service does not get adversely affected due to expansion of branches.
7. Details of complaints received and disposed of during the last two years
8. Measures proposed by the bank to address the following issues arising out of scaling up of operations due to the proposed branch expansion-
  - a. internal control and audit
  - b. Housekeeping and reconciliation
  - c. Other areas of Operational risk
  - d. HR issues
9. Any other information



**Annex – VII**

**Format of authority of the institution in the premises  
of which the extension counter is to be opened**

-----

Date :

1. We have requested \_\_\_\_\_ to open its  
(Name of the bank)

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 ..... ) Please indicate actual
- \* Students ..... ) numbers separately
- \* Teachers ..... )

@ (where there are more than one institution being managed by the authority issuing this letter which are also to be benefited by the extension counter, 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 banker and other bankers as on  
\_\_\_\_\_200 .  
(latest position please)

	Name of the bank _____	Type of account/s Maintained _____	Amount Rs. lakh _____
1.			
2.			
3.			
4.			

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 the bank to provide safe deposit lockers and allow outsiders also to have access to the extension counter.
5. If the extension counter is allowed to a bank other than the principal banker, the reasons therefor.
6. Whether a similar letter to any other banker for the purpose has been issued.

(Signature of Competent Authority  
on behalf of the institution  
mentioning designation and seal,  
if any)

### Annex VIII

#### Report on shifting of an office by an Urban Cooperative bank in cases where prior Permission of Reserve Bank of India is not required

1	(i) Name of the bank	
	(ii) (a) Address of the head office/Central Administrative office	
	(iii) Total number of bank branches	
	(iv) Name of the office/department(s) which has/have been shifted and date of shifting	
	(v) Old address of the aforesaid office department	
	(vi) Please mention the licence No./Permission No. for opening the office/department(s) referred to at item (iv) above	Licence No.  Permission No.  Dated
	(vii) New address of the aforesaid office/departments	
	(viii) Distance between the old and new addresses	
	(ix) Whether the entire office/all departments functioning at the old address has/have been shifted to the new address or only a part of the office/some departments has/have been shifted?	
	(x) Reasons for shifting	
	(xi) How the premises at the old address {Sr.No. (v) } will be utilized after the shifting? Will they be surrendered to the landlord or disposed of?	
2	(i) Whether the city/town in which the office is located is semi-urban, or urban or metropolitan (as per last Census)? Please specify	
	(ii) Whether the locality to which the office has been shifted is – a) predominantly residential b) predominantly commercial c) an industrial area	
	(iii) Are there any branches of other urban cooperative or commercial banks within 400 meters from the new address? If so, give details (i.e. names and distances from new location)	
	(iv) Is any other urban cooperative or commercial bank also located in the same building wherein the office has now been shifted or in the building adjoining or opposite it? If so, give details.	
3	(i) Have the new premises been acquired on lease/rent or self-constructed or purchased? Please specify	
	(ii) (a) If taken on lease/rent, are the lease/rental	

	<p>terms as per guidelines contained in our circular UBD.No. (DC)-114A/R-1/85-86 dated 18 June 1986?</p> <p>(b) If not, what are the deviation(s) ?</p> <p>(c) Reason for permitting the deviation(s)</p> <p>(d) Has the bank's Board passed a resolution allowing the deviations? (If so, enclose a copy of the resolution)</p> <p>(iii) If the new premises have been purchased/self-constructed has the bank obtained permission of the Registrar for investment of funds? (If so, attach a copy of the Registrar's orders). If not, explain the reasons why permission is not obtained?</p>	
4	<p>Shifting of a bank's Head Office/ Administrative Office (<u>within the same locality</u>)</p> <p>In case the bank has shifted its Head Office/Administrative office, will the bank's <u>registered address</u> also change? If so, has the bank taken necessary action in this regard as required under the State Cooperative Societies Act?</p> <p>Has the bank sent a separate intimation of change of registered address to Urban Banks Department of Reserve Bank of India (Central Office and Regional Office) as required under the guidelines? Will the bank's bye-law need amendment? (Please attach two copies of the bye-laws).</p>	

5. I hereby certify that the above information is true to the best of my knowledge and belief.

Signature\_\_\_\_\_

(Name of the Bank's Chief Executive Officer)

Date :

Forwarded to :

The  
Reserve Bank of India  
Urban Banks Department  
\_\_\_\_\_Regional Office

Encls :

Note : Please submit this Annex as also the necessary enclosures/documents/ sketch-maps etc. in duplicate.

**Annex IX**

**Information to be furnished by an urban cooperative bank for  
obtaining prior approval of Reserve Bank of India for shifting  
its office/departments to a different locality/Municipal Ward**

1.	(i) Name of the bank	
	(ii)(a) Address of the Head Office/Central Administrative Office	
	(b) Registered address of the bank	
	(iii) Total no. of bank's offices	
	(iv) Name of the office/department/s which is/are proposed to be shifted.	
	(v) Licence No./Permission No. for opening the office/department/s referred to at Sr.No.(iv) above	Licence No. Permission No. Dated :
	(vi) Address of the present location of office/department/s at Sr.No.(iv)	
	(vii) Address of the location to which office/department/s at Sr.No.(iv) is/are proposed to be shifted.	
	(viii) Distance between the old and new address	
	(ix) Whether all departments/entire office of the bank presently functioning at address at Sr.No.(vi) above are/ is proposed to be shifted?	Yes/No.
	(x) If answer at item (ix) is "No", please mention  (a) Names of all departments/offices functioning at existing premises. (b) the departments which will continue to function at the existing place after the proposed shifting.	
	(xi) Reasons for shifting	
2.	(i) Whether the city/town in which the office/department/s in question is/are located in semi-urban, urban or a metropolitan centre? Please specify.  (ii) Whether the locality to which the office/department is to be shifted is- (a) predominantly residential (b) Predominantly commercial (c) industrial area  (iii) Are there any branches of another urban cooperative or	

	<p>commercial bank within 400 meters from the new location ? If so, details (i.e. their names and distances from the new location)</p> <p>(iv) Is any other urban cooperative or commercial bank also located in the same building to which the office/ department is proposed to be shifted or in a building adjoining or opposite to it? If so, give details.</p> <p>(If answer to items (iii) or (iv) is "yes", please enclose a sketch-map showing location of (i) existing and proposed premises, and (ii) other banks within 400 meters of the existing and proposed premises).</p> <p>(v) @ The bank may conduct a quick survey of the area to which it proposes to shift its office, and enclose a survey report indicating-</p> <p>(a) Population of the area</p> <p>(b) Geographical limits of the area</p> <p>(c) No. of offices of urban coop. and commercial banks in the area (Mention names of the banks)</p> <p>@ The information against item 2(v) is to be submitted <u>only</u> in cases of shifting of a branch (or, banking departments of a branch) to <u>another locality</u>. The information is not to be submitted in cases of shifting of <u>administrative offices</u>.</p> <p>(d) Types of economic activities carried on in the area</p> <p>(e) Existing level of banking business of the branch, which is proposed to be shifted.</p> <p>(f) Type/s of fresh banking business expected at the new location.</p> <p>(g) Total volume of banking business expected at the end of 2 years from shifting-</p> <p style="text-align: right;">Old Business</p> <p style="text-align: right;">New Business</p> <p style="text-align: right;">Total :-</p> <p>(vi) Please enclose a map indicating the location/ boundaries of the proposed locality.</p>	<p style="text-align: right;">(Rs. in lakhs)</p> <p style="text-align: right;"><u>Deposits</u>      <u>Advances</u></p> <p style="text-align: right;">(Rs. in lakhs)</p> <p style="text-align: right;"><u>Deposits</u>      <u>Advances</u></p> <p>-----</p> <p>=====</p>
3.	<p>(i) Whether the bank proposes to acquire the premises on lease/rent or on ownership or construct own building ?</p> <p>(ii) In case of purchase/self-construction-</p> <p>(a) Whether the bank has obtained permission/applied to the Registrar of Coop. Societies for investment of funds?</p> <p>(b) If so, please indicate reference No./date of such letter and</p>	

	enclose a copy thereof.  (iii)* Has the bank already incurred any expenditure <u>or</u> made a firm commitment or entered into an agreement for acquisition of proposed premises?	
4	<u>In case of proposed shifting of Head Office / Administrative Office</u>  Will the bank's registered address also change or not?  Will the bank's bye-law need amendment?  (Please attach two copies of bye-laws)	

Date :

Signature \_\_\_\_\_  
(Name of the Chief Executive Officer)

Forwarded to

The  
Reserve Bank of India  
Urban Banks Department  
\_\_\_\_\_ Office

Encls.

- \* In terms of circular No.UBD.RBL.77/J (Shifting) –85/86 dated February 12, 1986 the bank should not enter into any firm commitment for acquisition of premises for shifting an office thereat, until Reserve Bank's prior approval has been obtained. Therefore, if a bank has inadvertently made any such commitment, it should in its own interest take steps to cancel or nullify it. Reserve Bank of India will not consider any request for reconsidering its decision in such cases on the grounds that the bank has already acquired the premises or entered into an agreement for the same.

**Note:** Please submit this annex as also the necessary enclosures /documents / sketch maps etc. in duplicate.

**Annex X**

**Information to be furnished by urban co-operative banks classified as weak i.e. non-viable / under rehabilitation / not complying with provisions of section 11 (1) of the Banking Regulation Act, 1949 (As applicable to co-operative societies) for obtaining prior approval of the Reserve Bank of India for shifting of its offices, sale / surrendering of existing premises or for acquisition of new premises on ownership / leased rental basis**

A. (i) Name of the bank			
(ii) Address of the Head Office/ Administrative office			
(iii) Registered address of the bank			
Total No. of offices			
B. Financial position of the bank <u>for last 3 financial years</u>			
			(Rs. Lakhs)
	March 200	March 200	March 200
(i)	Share capital		
(ii)	Reserve Fund (please furnish details of various funds)		
(iii)	Deposits		
(iv)	Borrowings		
(v)	Loans and advances		
(vi)	Overdues		
(vii)	Percentage of overdues to loans and advances		
(viii)	Working capital		
(ix)	Profit (+) / Loss (-)		
(x)	Percentage of profit to working capital		
(xi)	Percentage to credit deposit ratio		
(xii)	Audit classification		
C. Sale of owned premises/ surrendering of existing premises taken on lease / <u>rental basis</u>			
(i)	Address of the premises proposed to be sold / surrendered		
(ii)	Market value / present rent/ lease fee		
(iii)	Total floor space		
(iv)	No. of staff members		



(v)	Addresses if the lessors/ owners of the premises to be taken on lease/rent	
(vi)	Whether any of the bank's board members or their relatives have financial interest in leased/rented premises	
(vii)	Utilisation of the present premises if retained after shifting.	
(viii)	The reasons for selling / surrendering	
D.	Acquisition of new premises on ownership / lease/ rental basis	
(i)	Name and address of the premises	
(ii)	Name and address of owners from whom premises / property is to be purchased / taken on lease or rental basis	
(iii)	Estimated cost / amount of lease or rent / taxes etc.	
(iv)	Actual floor space	
(v)	Whether any director/office bearers or their relatives have financial interest in the premises	
E	In case the sale / purchase of the premises at C&D above involves shifting of bank's office	
(i)	Name and address of the premises from which office/ departments is/are proposed to be shifted.	
(ii)	Licence No. / Permission for opening the above offices / department	
(iii)	(a) Name and address of the premises to which above office/department is/are proposed to be shifted.	
	(b) Total floor space of the new premises.	
(iv)	Distance between the premises at (i) and (iii) above.	
(v)	(a) Whether all departments/ entire office of the bank presently functioning at address at (i) above are / is proposed to shifted. (b) No. of staff to be shifted to the premises at (iii) above	
(vi)	If answer at (v) (a) is "no", please indicate –	
	(a) Name of all departments /	

offices functioning at existing premises.	
(b) The departments which will continue to function at the existing place after proposed shifting	
(vii) Reasons for shifting	
F. (i) Whether the city/town in which the office / department in question is / are located is a semi-urban, urban or a metropolitan centre? Please specify.	
(ii) Whether the locality to which the office/department is to be shifted is –	
a. predominantly residential	
b. predominantly commercial	
c. industrial area	
(iii) Are there any branches of another urban co-operative or commercial bank within 400 meters from the new location? If so, give details (i.e. their names and distance from the new location)	
(iv) Is any other urban co-op. or commercial bank also located in the same building to which the office / department is proposed to be shifted or in a building adjoining or opposite to it? If so, give details. If answer to items (iii) or (iv) is “yes” , please enclose a sketch-map showing location of (a) existing and proposed premises and (b) other banks within 400 meters of the existing and proposed premises)	
(v) The bank may conduct a quick survey of the area to which it proposes to shift its office and enclose a survey report indicating inter-alia :	
a. population of the area;	
b. Geographical limits of the area;	
c. No. of offices of urban co-op. and commercial banks in the area (mention names of the banks)	
d. Types of economic activities carried on in the area	
e. Existing level of banking business of the branch which is proposed to be	

shifted.	
f. Types of estimated banking business expected at the new location	
g. Total volume of banking business expected at the end of 2 years from date of shifting	
(The information against item F(v) is to be submitted only in cases of shifting of a branch or banking departments of a branch <u>to another locality</u> and not in cases of shifting of administrative offices).	
G. Please enclose a map indicating the location / boundaries of the proposed locality.	
H. In case of proposed-shifting of _____ Head Office/Administrative Office	
(i) Will the bank's registered address also be changed or not?	
(ii) Will the bank's bye-law need amendment?	
(Please enclose two copies of the bye-laws)	

Date :

Signature : \_\_\_\_\_

(Name of the bank's Chief Executive Officer)

Forwarded to –

The \_\_\_\_\_  
Reserve Bank of India  
Urban Banks Department  
\_\_\_\_\_ Office

Encl :

**NOTE :** In terms of circular No.UBD.RBL.77/J (Shifting) – 85/86, dt.12/2/1986 the bank should not enter into any firm commitment for acquisition of premises for shifting an office thereat until Reserve Bank's prior approval has been obtained. Therefore, if a bank has inadvertently made any such commitment, it should in its own interest take steps to cancel or nullify it. Reserve Bank of India will not consider any request for reconsidering its decision in such cases on the ground that the bank has already acquired the premises or entered into an agreement for the same.

Note : Please submit this Annex as also the necessary relevant documents / sketch, maps etc. in duplicate.

**Annex XI**

**Particulars of branches / Offices where there is a dispute  
relating to Acquisition of Premises on Lease / Rental Basis**

Name of the Bank :

Sl. No.	Name of Branch / Office	Exact Address of Branch / Office	District / State	Particulars of landlord / landlady (Name, address, contact telephone number)	Nature of dispute In brief	Whether the matter is pending before a Court of Law; If so, brief particulars thereof	Remarks

**Appendix – I**

**A. List of Circulars consolidated in the Master Circular**

<b>No.</b>	<b>Circular No.</b>	<b>Date</b>	<b>Subject</b>
1	<a href="#">UBD.CO.LS.Cir.No.66/07.01.000/2008-09</a>	06-05-2009	APS for the year 2008-09 – Extension of Area of Operation (AOO) - Liberalisation
2	<a href="#">UBD.CO.LS.Cir.No.19/07.01.000/2008-09</a>	26-09-2008	Acquisition of Accommodation on Lease / Rental Basis by Primary Co-op. Banks for their use
3	<a href="#">UBD.CO.LS.Cir.No.52/07.01.000/2007-08</a>	16-06-2008	APS for the year 2007-08 – Relaxation in Licensing policy for UCBs.
4	UBD.PCB.Cir. No.46/09.69.000/07-08	26-05-2008	Installation of Automated Teller Machines (ATMs) – UCBs
5	<a href="#">UBD.CO.LS.Cir.No.10/07.01.000/2007-08</a>	28-08-2007	Shifting of offices
6	<a href="#">UBD (PCB) Cir No.6/09.18.300/2007-08</a>	13-07-2007	Guidelines for Issue of ATM-cum-Debit Cards by UCBs
7	<a href="#">UBD.CO.LS.Cir.No.01/07.01.000/2007-08</a>	04-07-2007	APS for the year 2007-08 – Relaxation in Licensing policy for UCBs.
8	<a href="#">UBD.CO.LS.Cir.No.43/07.01.000/2006-07</a>	09-05-2007	Branch Banking Statistics- Submission of Quarterly Returns- Revision of Proformae I & II
9	<a href="#">UBD.CO(PCB)Cir No.18/07.01.000/2006-07</a>	13-11-2006	Mid Term Review of APS for the year 2006-07- Conversion of Extension Counters into Full – Fledged Branches – UCBs
10	<a href="#">UBD.(PCB) BPD Cir No.50/09.06.000 / 2005-06</a>	28-04-2006	Installation of Automated Teller Machines (ATMs) – UCBs
11	<a href="#">UBD.CO.LS.(PCB).No.49/07.01.000/2005-06</a>	28-04-2006	Facilities at Extension Counters by Primary (Urban) Co-op. Banks
12	UBD.BL.No.5/07.01.00/2003-04	22-07-2003	Opening of ECs by PCBs
13	UBD.No.Plan.SUB.9/09.69.00/94-95	11-06-2001	Installation of Automated Teller Machines (Off-site)
14	UBD.No.BL(PCB)48/07.01.00/2000-01	26-04-2001	Recommendations of High Power Committee - Area of Operation of Primary (Urban) Co-operative Banks - Revised Policy Approach
15	UBD.No.BL(PCB)47/07.01.00/2000-01	26-04-2001	Recommendations of High Power Committee - Review of Branch Licensing Policy
16	UBD.No.BL(PCB)46/07.01.00/2000-01	26-04-2001	Recommendations of High Power Committee - Opening of Extension Counters by Urban Co-operative Banks - Revised Policy
17	UBD.No.BL.21/07.01.00/2000-01	16-12-2000	Section 23 of Banking Regulation Act, 1949. (As Applicable to Co-operative

No.	Circular No.	Date	Subject
			Societies) - Annual Action Plan for opening branches - Change of allotted centres
18	UBD.No.RET.(PCB)1/06.01.00/97-98	16-07-1997	Default/delay in submission of various returns under the Banking Regulation Act 1949 (As Applicable to Co-operative Societies)
19	UBD.No.RBL.(PCB).35/07.01.00/96-97	06-01-1997	Section 23 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) Opening of branches/up-gradation of extension counters into full-fledged branches
20	UBD No.RBL(PCB) 45/07.01.00/95-96	23-02-1996	Section 23 of the Banking Regulation Act, 1949 (AACS) - Opening of branches/ Up gradation of extension counters into full fledged branches
21	UBD No.RBL.38/07.01.00/95-96	08-01-1996	Section 23 of the Banking Regulation Act, 1949 (AACS) - Opening of branches/ Up gradation of extension counters into full-fledged branches
22	UBD No.RBL(PCB) 37/07.01.00/95-96	08-01-1996	Extension of area of operation beyond the State of registration under the Multi-State Co-operative Societies Act, 1984
23	UBD.No.RBL.(PCB)19/07.01.00-95/96	10-10-1995	Area of operation of urban co-operative banks
24	UBD.No.Plan.SUB.6/09.69.00/94-95	29-03-1995	Automated Teller Machines (ATMs)/Branch Teller Machines (BTMs)
25	UBD No.Cir(PCB)13/07.01.00/94-95	20-08-1994	Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) - Section 23 - Opening of Extension Counters, Shifting of Offices, etc.
26	UBD.No.Plan (PCB)2/09.69.00/93-94	05-07-1994	Automated Teller Machines (ATMs)/Branch Teller Machines (BTMs)
27	UBD.No.Cir(PCB)82/07.01.00/93-94	13-06-1994	Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) - Section 23 - Opening of extension counters by urban co-operative banks
28	UBD.No.62/07.01.00/93-94	01-03-1994	Area of operation of urban co-operative banks
29	UBDNo.PCB.7/RBL/07.01.00/93-94	12-08-1993	Section 23 read with Section 56 (P) of Banking Regulation Act, 1949 - Branch Expansion programme in metropolitan/urban/semi-urban centres for the period 1991- 92 to 1993-94 (3 years)
30	UBD(PCB)84-07.01-00-92-93	09-06-1993	Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) - Section 23 - Opening of extension counters, shifting of offices, closure of branches, etc. by Urban Co-operative

No.	Circular No.	Date	Subject
			Banks
31	UBD.RBL.49 /J-90/91	22-02-1991	Section 23 read with Section 56 (P) of Banking Regulation Act, 1949 - Branch Expansion programme in metropolitan/urban/semi-urban centres for the period 1991- 92 to 1993-94 (3 years)
32	UBD.RBL.33/J-86/87	15-10-1986	Section 23 of the Banking Regulation Act, 1949 read with Section 56 (p) - Prior Approval for Shifting Offices, etc.
33	UBD.RBL.77/J.(Shifting)-85/86	12-02-1986	Section 23 of the B.R. Act, 1949 read with Section 56(p) thereof - Shifting of Offices, etc.
34	UBD.RBL.1177/J.21-84/85	04-03-1985	Area of operation
35	DBOD.No.UBD.RBL.1761/J.82/83	14-06-1983	Section 23 read with section 56(p) of the Banking Regulation Act, 1949
36	DBOD.No.UBD.RBL.985/J-82/83	05-03-1983	Banking Regulation Act, 1949 - Section 23 read with section 56 (p) - Proposals for opening branches during the period April 1983 to March 1985
37	ACD.RBL.901/J.81/82	03-02-1982	Banking Regulation Act, 1949 (as application to co-operative societies) - Section 23 -Opening of New Offices and Shifting of Existing Places of Business
38	ACD.RBL.896/J.81/82	03-02-1982	Banking Regulation Act, 1949 (as applicable to co-operative societies) - Section 23 - Permission to open new places of business - perspective plans for the period April 1982 to March 1985
39	ACD.RBL.378/J.80/81	21-10-1980	Banking Regulation Act, 1949 (as applicable to co-operative societies) - Section 23 - Permission to open new places of business-recommendation of the committee on urban co-operative banks
40	ACD.RBL.17/B/65-6	13-04-1966	The banking laws (application to co-operative societies) act 1965: Application for permission to open a new place of business under section 23 of the banking regulation act 1949: Form V