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RBI releases the gist of comments on the draft guidelines for licensing of new banks

The Reserve Bank of India released on its website today, the [gist of comments and suggestions](#) received on the [draft guidelines for licensing of new banks](#) in the private sector which were placed on its website on August 29, 2011. Comments and suggestions were received from general public, consultants, analysts, industrial / business houses, NBFCs, etc. The comments received are wide ranging and span across various issues relating to licensing of new banks in the private sector.

It may be recalled that pursuant to the announcement made by Union Finance Minister in his budget speech for the year 2010-11 that the Reserve Bank was considering giving some additional banking licences to private sector players, a [Discussion Paper on Entry of New Banks in the Private Sector](#) was placed on the Reserve Bank's website on August 11, 2010. Thereafter, upon examination of comments and suggestions received on the Discussion Paper and in consultation with the Government, the [draft guidelines on licensing of new banks](#) were released on the Reserve Bank website on August 29, 2011 inviting views and comments from banks, non-banking financial institutions, industrial houses, other institutions and the public at large by October 31, 2011.

The draft guidelines on licensing of new banks contained provisions relating to the following aspects:

- Eligible promoters
- Corporate structure
- Minimum capital requirements and holding by NOHC
- Foreign shareholding in the bank
- Corporate governance
- Business model
- Other conditions
- Additional considerations in respect of promoter groups having 40% or more assets / income from non-financial business

The Reserve Bank will take these suggestions / comments into account while finalizing the guidelines.