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RESERVE BANK OF INDIA

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July 2, 2012

Ashadha 11, 1934(Saka)

**All Commercial Banks
(excluding RRBs)**

Dear Sir,

Section 23 of Banking Regulation Act, 1949 – Master Circular on Branch Authorisation

Please refer to the [Master Circular DBOD.No. BL.BC. 33 /22.01.001/2011-12 dated July 1, 2011](#) consolidating instructions / guidelines issued to banks on Branch Authorisation till June 30, 2011. The Master Circular has been suitably updated by incorporating the instructions issued upto June 30, 2012. A copy of the updated Master Circular is enclosed. The Master Circular has also been placed on the RBI website (<http://www.rbi.org.in>).

2. Foreign banks may be guided by paragraph 24 of this Master Circular.

Yours faithfully,

**(Sudha Damodar)
Chief General Manager**

Encls : as above

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Master Circular on Branch Authorisation

A. Purpose

To provide a framework of rules/regulations/procedures to be followed by banks while opening/shifting/closing branches in India in accordance with provisions of Section 23 of the Banking Regulation Act, 1949.

B. Classification

A statutory guideline issued by Reserve Bank of India.

C. Previous Guidelines consolidated

The Master Circular updates the instructions contained in the circulars listed in the Appendix.

D. Scope of Application

To all commercial banks (other than RRBs) including Local Area Banks.

E. Structure

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7. Opening of Specialised Branches
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1. Introduction

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 abroad 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. Commercial banks (other than RRBs) including Local Area Banks should approach the Department of Banking Operations & Development, Reserve Bank of India, Central Office (DBOD, CO) in this regard.

The policy for authorisation of branches in India is summarized in the following paragraphs.

2. Definition

For the purpose of branch authorisation policy, a "branch" would include a full-fledged branch, including a specialised branch, a satellite or mobile office, an Extension Counter, an off-site ATM (Automated Teller Machine), administrative office, controlling office, service branch (back office or processing centre) and credit card centre. A call centre will not be treated as a branch. A call centre is one, where only accounts or product information is provided to the customer through tele-banking facility and no banking transaction is undertaken through such centres. Also, no direct interface with clients/customers is permitted at call centres.

3. Branch Authorisation Policy

- i) With the objective of liberalising and rationalising authorisation of branches, a framework for a branch authorisation policy, which would be consistent with the medium term corporate strategy of banks and public interest, has been put in place. In addition to the requirement relating to the financial condition and history of the banking company, the general character of its management, and the adequacy of its capital structure and earning prospects, the branch authorisation policy framework would have the elements enumerated in the following paragraphs.
- ii) As regards the public interest dimensions of the policy framework, the following aspects would be kept in view while processing branch authorisation requests:
 - a) The RBI will, while considering applications for opening branches, give weightage to the nature and scope of banking facilities provided by banks to common persons, particularly in underbanked areas (districts), actual credit flow to the priority sector, pricing of products and overall efforts for promoting financial inclusion, including introduction of appropriate new products and the enhanced use of technology for delivery of banking services.
 - b) Such an assessment will include the policy of the bank on minimum balance requirements and whether depositors have access to minimum banking or "no frills" banking services, commitment to basic banking activity, viz. acceptance of deposits and provision of credit and quality of customer service as, inter alia, evidenced by the number of complaints received and the redressal mechanism in place in the bank for the purpose.
 - c) The need to induce enhanced competition in the banking sector at various locations.
 - d) Regulatory comfort will also be relevant in this regard. This would encompass:
 - 1. Compliance with not only the letter of the regulations but also whether the bank's activities are in compliance with the spirit and underlying principles of the regulations.

2. The activities of the banking group and the nature of relationship of the bank with its subsidiaries, affiliates and associates.
 3. Quality of corporate governance, proper risk management systems and internal control mechanism.
- iii) As regards the procedural aspects, the existing system of granting authorisations for opening individual branches from time to time has been replaced by a system of giving aggregated approvals, on an annual basis. The medium term framework and the specific proposals would cover the opening, closing, shifting, merger and conversion of all categories of branches.
- iv) In terms of the existing branch authorisation policy, banks will not be required to approach the Regional Offices concerned of Reserve Bank of India for "licence" for opening branches.
- v) Domestic scheduled commercial banks (other than RRBs) are permitted to open branches, Administrative offices, Central Processing Centres (CPCs) and Service branches in Tier 2 to Tier 6 centres (with population upto 99,999 as per Census 2001 - details of classification of centres tier-wise furnished in [Annex 5](#)) and in rural, semi-urban and urban centres in North Eastern States and Sikkim, and to open mobile branches in Tier 3 to Tier 6 centres (with population up to 49,999 as per Census 2001) and in rural, semi-urban and urban centres in North Eastern States and Sikkim without permission from Reserve Bank of India in each case, subject to reporting. Since the concept of mobile branches was mooted for rural areas, the general permission granted for operationalising mobile branches in Tier 3 to Tier 6 centres has not been extended to the operationalisation of mobile branches in Tier 2 centres.
- vi) Opening of branches/Administrative offices/Central Processing Centres (CPCs)/Service branches by domestic scheduled commercial banks (other than RRBs) in Tier 1 centres (centres with population of 1,00,000 and above as per 2001 Census) will continue to require prior permission of the Reserve Bank of India, except in the case of North Eastern States and Sikkim, where the general permission would cover semi-urban and urban centres also.

- vii) Domestic Scheduled Commercial Banks, while preparing their Annual Branch Expansion Plan (ABEP), should allocate at least 25 percent of the total number of branches proposed to be opened during a year in unbanked rural (Tier 5 and Tier 6) centres. An unbanked rural centre would mean a rural (Tier 5 and Tier 6) centre that does not have a brick and mortar structure of any scheduled commercial bank for customer based banking transactions.
- viii) In view of the requirement for opening at least 25 per cent of the branches under ABEP in unbanked rural centres, it would now not be mandatory to open at least one third of the total number of branches proposed to be opened in Tier 2 to Tier 6 centres in underbanked districts of underbanked States. However, as 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, for each branch proposed to be opened in Tier 2 to Tier 6 centres of underbanked districts of underbanked States, excluding such of the rural branches proposed to be opened in unbanked rural centres that may be located in the underbanked districts of underbanked States in compliance with the requirement as indicated in sub para vii) above, authorisation will be given for opening of a branch in a Tier 1 centre. This will be in addition to the authorisation given for branches in Tier 1 centres based on the considerations stated above.
- ix) Authorisation for opening branches in Tier 1 centres will not generally exceed the total number of branches proposed to be opened in Tier 2 to Tier 6 centres as well as in the rural, semi-urban and urban centres in the North-Eastern States and Sikkim. While issuing such authorisation, Reserve Bank will factor in whether at least 25 percent of the total number of branches to be opened during a year are proposed to be opened in unbanked rural centres.
- x) The number of branches, which would be authorized by the Reserve Bank based on applications for branches to be opened in Tier 1 centres, would also depend upon a critical assessment of the bank's performance in financial inclusion, priority sector lending, customer service, etc.

- xi) The general permissions referred to in paragraph 3 (v) above would be subject to regulatory/supervisory comfort in respect of the bank concerned and the Reserve Bank would have the option to withhold the general permissions now being granted, on a case-to-case basis, taking into account all relevant factors.

4. Procedure for Application

- i) Based on the medium term strategy and considerations outlined in paragraph 3 above, banks should submit, on an annual basis, the Annual Branch Expansion Plan (ABEP) with the consolidated details regarding proposals for opening, closing, shifting, merger and conversion of all category of branches where prior permission of RBI is required in terms of the extant instructions. The summary of branches, proposed to be opened may be submitted as per proforma given in Annex-2 in bilingual format. Along with this, information sought in Annex 3 (A, B, C,D & E) should also be furnished. On approval of the consolidated proposal, individual proposals for opening new branches at specific centres, for which prior permission is required from RBI, must be submitted in the prescribed Form VI in terms of Rule 12 of the Banking Regulation (Companies Rules), 1949, to the Department of Banking Operations and Development (DBOD), Reserve Bank of India, Central Office, Mumbai for approval. The Proforma of Form VI is given in Annex-1. Form VI is not required to be submitted in respect of Administrative Offices/Controlling Offices, Credit Card Centres and Back Offices/Processing Centres.
- ii) Banks are free to submit their ABEP any time during the year. It is not linked either to the financial year or calendar year.
- iii) Notwithstanding the above, banks may approach RBI for any urgent proposals regarding opening of branches, especially in under banked areas (districts) anytime during the year, in addition to the authorizations granted under the ABEP, which would be considered on merit. As the concept of the ABEP was introduced to enable banks to plan their branch expansion as part of a medium term strategy, it is not expected that such proposals will be made frequently.

- iv) The ABEP and any other proposals required to be submitted to RBI in this regard should have the approval of the Board of Directors of the bank or such other authority to which powers have been delegated by the Board of the bank. Banks may ensure that an authenticated / certified copy of such approval is invariably submitted along with these proposals.

5. Validity of Authorisations

- i) The validity of the authorisation granted would be one year from the date of the issue of the letter of authorisation/permission.
- ii) Generally, no extension in validity period of the authorisation would be allowed. However, in case a bank is unable to open a particular branch due to genuine reasons during the validity period of one year, they may approach the Regional Office concerned of Department of Banking Supervision, Reserve Bank of India (DBS, RO) or the Department of Banking Operations and Development (DBOD, CO), (in respect of branches in Maharashtra & Goa), before expiry of validity period of authorisation for extension of time for a further period not exceeding one year.
- iii) At centres where a bank fails to open a branch within the validity period of the authorisation i.e. one year (or within the extended time of another year, as the case may be), the permission granted would automatically lapse and if a bank is still interested in opening the branch at that centre, they should include it as a fresh proposal in the next ABEP.

6. Opening of Branches

- i) As indicated in paragraph 3(v) above, domestic scheduled commercial banks (other than RRBs) are permitted to open branches in Tier 2 to Tier 6 centres, as also in rural, semi-urban and urban centres in North Eastern States and Sikkim without permission from Reserve Bank of India in each case, subject to reporting as per the format enclosed. (Annex-10)
- ii) Banks may include all proposals for opening of branches in such centres where permission from RBI is required, in the ABEP. Further, banks are

encouraged to open branches in underbanked districts and rural centres. In order to facilitate banks to identify centres in underbanked districts, a list of such districts is given in Annex-5. Similarly a list of underbanked districts of underbanked States is given in Annex-6.

- iii) Further, new private sector banks are required to ensure that at least 25% of their total branches are in semi-urban and rural centres on an ongoing basis.

7. Opening of Specialised Branches

Proposals for opening of Specialised Branches in Tier 1 centres may also be submitted along with the ABEP.

8. Setting up of Off-site/Mobile ATMs - General Permission

- i) Scheduled Commercial Banks are permitted to install Off-site/Mobile ATMs at centres/places identified by them, without permission from the Reserve Bank. This would, however, be subject to any direction which the Reserve Bank may issue, including for closure/shifting of any such Off-site/ Mobile ATMs, wherever so considered necessary by the Reserve Bank. The banks should report full details of the Off-site/Mobile ATMs installed by them in terms of the general permission to the Regional Office concerned of Department of Banking Supervision (DBS, RO), Reserve Bank of India/ Department of Banking Operations and Development, Central Office (DBOD, CO) Reserve Bank of India, (in respect of Off-Site/Mobile ATMs in Maharashtra and Goa) immediately after operationalisation and in any case not later than two weeks, as per the format enclosed (Annex 11 and Annex 15 B). The conditions subject to which Off-site/Mobile ATMs can be operationalised by banks and the facilities which can be provided by banks through ATMs have been furnished in Annex 12 and Annex 13 of this circular.
- ii) Scheduled Commercial Banks are permitted to set up Off-site ATMs at centres / places identified by them including SEZs, without the requirement of prior from Reserve Bank of India subject to the terms and conditions stipulated in Annex 12 of this circular and subject to reporting as indicated

in sub para (i) above. These ATMs installed in SEZs should deal in Indian Rupee only.

- iii) Banks are advised to take necessary steps to provide all existing ATMs/future ATMs with ramps so that wheel chair users/persons with disabilities can easily access them and also make arrangements in such a way that the height of the ATM does not create an impediment in its use by a wheelchair user. Banks may also take appropriate steps including providing ramps at the entrance of the bank branches so that the persons with disabilities/wheel chair users can enter the bank branches and conduct business without much difficulty.
- iv) Further, at least one third of new ATMs installed should be talking ATMs with Braille keypads and placed strategically in consultation with other banks to ensure that at least one talking ATM with Braille keypad is generally available in each locality for catering to needs of visually impaired persons. Banks may also bring the locations of such talking ATMs to the notice of their visually impaired customers.

9. Substitution of Centres

- i) While finalising the centre/place for opening of a branch, banks should make proper assessment, keeping in view the business potential for opening of the branch thereat. Normally substitution of centres would not be allowed. However, under exceptional circumstances, if banks are unable to open branch at the proposed centre due to genuine problem, banks should approach DBOD, CO alongwith reasons thereof, once in a year. The bank should submit Form VI in respect of the new centre. All such requests will be examined on a case-to-case basis.
- ii) Substitution of centres would be allowed to centres of a similar population group or to a lower population group provided banks undertake to open the branch within the period of validity of authorisation issued. Further, the substitution would not be allowed from a centre in an underbanked district to a centre in other than an underbanked district.

10. Mobile Branches

As indicated in paragraph 3(v) above, domestic scheduled commercial banks (other than RRBs) are permitted to open Mobile branches in Tier 3 to Tier 6 centres, as also in rural, semi-urban and urban centres in North Eastern States and Sikkim without permission from Reserve Bank of India in each case, subject to reporting as per the format enclosed (Annex 15). Mobile branch is 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.

11. Opening of Satellite Offices

Where the banks do not find it viable to open branches in rural areas, they may open Satellite Offices. The application for opening of the Satellite Office along with relative Board approval should included in the ABEP.

The following guidelines may be followed by the banks for establishing Satellite Offices:

- i) The Satellite Offices should be established at fixed premises in the surrounding villages and should be controlled and operated from a base branch located at a Central Village/Block Head Quarters.

- ii) Each Satellite Office should function on a few specified days(at least twice) in a week at specified hours.
- iii) All types of banking transactions may be conducted at these offices.
- iv) The customers of the Satellite Offices may be permitted to transact business at the base branch on non-operating days of such offices.
- v) While separate ledgers/registers/scrolls may be maintained for each Satellite Office, all the transactions carried out at these offices should be incorporated in the books of account of the base branch.
- vi) The staff attached to the base branch, preferably consisting of a member of supervisory staff, a cashier-cum-clerk and an armed guard, may be deputed to the Satellite Offices.
- vii) Adequate arrangements for insurance of furniture, cash-in-transit, etc. may be made.

12. Opening of Extension Counters.

- i) Banks can open Extension Counters at the premises of the institutions of which they are the principal bankers after obtaining authorisation from Central Office, DBOD, Mumbai. for the purpose. Extension Counters can be opened within the premises of big offices/factories, hospitals, military units, educational institutions, etc. where there is a large complement of staff/workers, students, who because of their identical working hours and non-availability of banking facilities at a reasonable distance find it difficult to carry out their banking transactions. The Extension Counters should carry out limited type of banking business, such as,
 - deposit/withdrawal transactions,
 - issuing and encashment of drafts and mail transfers,
 - issue and encashment of travellers cheques,
 - sale of gift cheques,
 - collection of bills,
 - advances against fixed deposits of their customers (within the sanctioning power of the concerned officials at the Extension Counter),

- facility of safe deposit locker (provided adequate security arrangements are made).
 - Depository services to its customers, provided the bank is registered with SEBI as Depository Participant. EC should not extend credit facility against pledge of dematerialised securities or facilitate Securities Lending and Borrowing thereat.
- ii) Further, if the extension counter proposes to undertake government business it would require prior approval of concerned Government authority as also of Department of Government & Bank Accounts, Reserve Bank of India, Central Office.
 - iii) Extension Counters are not allowed to be opened at residential colonies, shopping complexes, market places and places of worship, etc.

Banks desirous of setting up Extension Counters may approach DBOD CO with application in original (as given in Annex 16) complete in all respects, along with certified copy of the approval by the competent authority.

13 Setting up of Central Processing Centres/Back Offices

- i) Banks may also set up Central Processing Centres (CPCs)/Back Offices exclusively to attend to back office functions such as data processing, verification and processing of documents, issuance of cheque books, demand drafts etc. on requests received from other branches and other functions incidental to banking business. These CPCs/Back Offices should have no direct interface with customers. These CPCs/Back Offices would be termed as Service Branches and would not be allowed to be converted into General Banking Branches. Banks are permitted to open Central Processing Centres (CPCs)/Service branches in Tier 2 to Tier 6 centres as also in rural, semi-urban and urban centres in North Eastern States and Sikkim without prior permission from Reserve Bank of India in each case, subject to reporting as per the format enclosed ([Annex 10](#)). The proposals for opening of CPCs/Back Offices in centres where authorisation is required from the Reserve Bank may be included in the ABEP.

14. Call Centres

As no banking transaction is undertaken at a call centre, no permission is required for establishment of a "call centre" as defined in paragraph 2. However, details of opening, closure and shifting of call centres should be reported to RBI as provided in paragraph 23.

15. Business Facilitator/ Business Correspondent Model

With the objective of ensuring greater financial inclusion and increasing the outreach of the banking sector, scheduled commercial banks including Regional Rural Banks (RRBs) and Local Area Banks (LABs) have been permitted to use the services of intermediaries in providing financial and banking services through the use of Business Facilitator/ Business Correspondent Model as per the guidelines issued in this regard.

i) Guidelines for Engaging Business Facilitator

Under the "Business Facilitator" model, banks may use the services of intermediaries such as:

- a) NGOs/SHGs
- b) Farmers Clubs
- c) Cooperatives
- d) Community based organizations
- e) IT enabled rural outlets of corporate entities
- f) Post Offices
- g) Insurance agents
- h) Well functioning Panchayats
- i) Village Knowledge Centres
- j) Agri Clinics
- k) Agri Business Centres
- l) Krishi Vigyan Kendras
- m) KVIC/KVIB units

depending on the comfort level of the bank for providing facilitation services. Such services may include (i) identification of borrowers and fitment of activities; (ii) collection and preliminary processing of loan applications including verification of primary information/data; (iii) creating

awareness about savings and other products and education and advice on managing money and debt counselling; (iv) processing and submission of applications to banks; (v) promotion and nurturing Self Help Groups/Joint Liability Groups; (vi) post-sanction monitoring; (vii) monitoring and handholding of Self Help Groups/Joint Liability Groups/Credit Groups/others; and (viii) follow-up for recovery.

ii) Guidelines for engaging Business Correspondents(BCs)

The scheduled commercial banks including Regional Rural Banks (RRBs) and Local Area Banks (LABs) may engage Business Correspondents (BCs), subject to compliance with the following guidelines. Banks may formulate a policy for engaging Business Correspondents (BCs) with the approval of their Board of Directors. Due diligence may be carried out on the individuals/entities to be engaged as BCs prior to their engagement. The due diligence exercise may, inter alia, cover aspects such as (i) reputation/market standing, (ii) financial soundness, (iii) management and corporate governance, (iv) cash handling ability and (v) ability to implement technology solutions in rendering financial services.

A. Eligible individuals/entities

The banks may engage the following individuals/entities as BC.

- i) Individuals like retired bank employees, retired teachers, retired government employees and ex-servicemen, individual owners of kirana/medical /Fair Price shops, individual Public Call Office (PCO) operators, agents of Small Savings schemes of Government of India/Insurance Companies, individuals who own Petrol Pumps, authorized functionaries of well run Self Help Groups (SHGs) which are linked to banks, any other individual including those operating Common Service Centres (CSCs);
- ii) NGOs/ MFIs set up under Societies/ Trust Acts and Section 25 Companies ;
- iii) Cooperative Societies registered under Mutually Aided Cooperative Societies Acts/ Cooperative Societies Acts of States/Multi State Cooperative Societies Act;

- iv) Post Offices; and
- v) Companies registered under the Indian Companies Act, 1956 with large and widespread retail outlets, excluding Non Banking Financial Companies (NBFCs).

B. BC Model

While a BC can be a BC for more than one bank, at the point of customer interface, a retail outlet or a sub-agent of a BC shall represent the bank which has appointed the BC.

However, it has now been decided to permit interoperability at the retail outlets or sub-agents of BCs (i.e. at the point of customer interface), provided the technology available with the bank, which has appointed the BC, supports interoperability, subject to the following conditions:

- i) The transactions and authentications at such retail outlets or sub-agents of BCs are carried out on-line;
- ii) The transactions are carried out on Core Banking Solution (CBS) platform; and
- iii) The banks follow the standard operating procedures to be advised by the Indian Banks' Association (IBA).

C. Procedure for engaging BCs

The terms and conditions governing the contract between the bank and the BC should be carefully defined in written agreements and subjected to a thorough legal vetting. While drawing up agreements, banks should strictly adhere to instructions contained in the guidelines on managing risks and code of conduct in outsourcing of financial services by banks, issued by Reserve Bank of India on November 3, 2006. The banks will be fully responsible for the actions of the BCs and their retail outlets/sub agents.

D. Scope of activities

The activities to be undertaken by the BCs would be within the normal course of banking business. The scope of activities of a BC may include (i) identification of borrowers; (ii) collection and preliminary processing of

loan applications including verification of primary information/data; (iii) creating awareness about savings and other products and education and advice on managing money and debt counselling; (iv) processing and submission of applications to banks; (v) promoting, nurturing and monitoring of Self Help Groups/ Joint Liability Groups/Credit Groups/others; (vi) post-sanction monitoring; (vii) follow-up for recovery, (viii) disbursement of small value credit; (ix) recovery of principal/collection of interest; (x) collection of small value deposits; (xi) sale of micro insurance/ mutual fund products/ pension products/ other third party products and (xii) receipt and delivery of small value remittances/ other payment instruments.

E. KYC Norms

KYC and AML procedures, as laid down in the Master Circular DBOD. AML. BC. No. 2 /14 .01.001/2011-12 dated July 1, 2011 and subsequent circulars on the subject should be followed in all cases. The banks may, if necessary, use the services of the BC for preliminary work relating to account opening formalities. However, ensuring compliance with KYC and AML norms under the BC model continues to be the responsibility of banks.

F. Customer confidentiality

The banks should ensure the preservation and protection of the security and confidentiality of customer information in the custody or possession of BC.

G. Information Technology Standards

The banks should ensure that equipment and technology used by the BC are of high standards.

H. Distance Criterion

With a view to ensuring adequate supervision over the operations and activities of the retail outlet/sub-agent of BCs by banks, every retail outlet/sub-agent of BC is required to be attached to and be under the oversight of a specific bank branch designated as the base branch. The

distance between the place of business of a retail outlet/sub-agent of BC and the base branch should ordinarily not exceed 30 kms in rural, semi-urban and urban areas and 5 kms in metropolitan centers. In case there is a need to relax the distance criterion, the District Consultative Committee (DCC)/State level Bankers Committee (SLBC) could consider and approve relaxation on merits in respect of under-banked areas, etc.

I. Ultra Small Branches

For furthering financial inclusion, banks may establish outlets in rural centres from which BCs may operate. These BC outlets may be in the form of low cost simple brick and mortar structures. Every BC is under the oversight of a base branch. Accordingly, the base branch will have to provide oversight to the BC outlets which will include periodic visits by officers of the base branch to these outlets as well as to other places of functioning of BCs.

With expanding access to banking services, it is also important that quality services are provided through the ICT based delivery model. Thus it would be necessary to have an intermediate brick and mortar structure (Ultra Small Branch) between the present base branch and BC locations so as to provide support to a cluster of BC units at a reasonable distance. These Ultra Small Branches may be set up between the base branch and BC locations so as to provide support to about 8-10 BC Units at a reasonable distance of 3-4 kilometres. These could be either newly set up or by conversion of the BC outlets. Such Ultra Small Branches should have minimum infrastructure such as a Core Banking Solution (CBS) terminal linked to a pass book printer and a safe for cash retention for operating large customer transaction and would have to be managed full time by bank officers/ employees. It is expected that such an arrangement would lead to efficiency in cash management, documentation, redressal of customer grievances and close supervision of BC operations. These could be satellite offices (as envisaged in circular DBOD No. BL.BC. 72/C-168(64D)-87 dated December 14, 1987) or regular branches as the case may be.

BCs can operate from such Ultra Small Branches as their association with the branch will increase their legitimacy and credibility in the area and give people increased confidence to use their services. However, banks should ensure that such an arrangement does not result in BCs limiting operations to serving customers at such branches only, if, due to geographical spread, such arrangements may lead to BC services not being easily available in the entire area of their operations.

J. Payment of commission/fee

The banks may pay reasonable commission/fee to the BC, the rate and quantum of which may be reviewed periodically. The agreement with the BC should specifically prohibit them from charging any fee to the customers directly for services rendered by them on behalf of the bank. Commission structure or incentive mechanism should be devised in a manner that mere increase in the number of clients served or the transaction volume does not drive the commission. The remuneration should combine fixed and variable parts dependent, inter-alia, on some indication or measure of customer satisfaction. Some part of the variable remuneration could be deferred or clawed back in case of deficiency of service.

The banks (and not BCs) are permitted to collect reasonable service charges from the customers in a transparent manner.

K. Transactions put through BC

As engagement of intermediaries such as Business Facilitators/ Correspondents involves significant reputational, legal and operational risks, due consideration should be given by banks to those risks. The banks should adopt technology-based solutions for managing the risk, besides increasing the outreach in a cost effective manner. The transactions should normally be put through ICT devices (handheld device/mobile phone) that are seamlessly integrated to the Core Banking Solution (CBS) of the bank. The transactions should be accounted for on a real time basis and the customers should receive immediate verification of

their transactions through visuals (screen based) or other means (debit or credit slip).

In formulating their schemes on BC, banks may, inter alia, be guided by the recommendations made in Chapter III of the Khan Group Report as also the outsourcing guidelines released by Reserve Bank of India on November 3, 2006 (available on RBI website: www.rbi.org.in). The arrangements with the BC shall specify:

- i) suitable limits on cash holding by intermediaries as also limits on individual customer payments and receipts;
- ii) cash collected from the customer should be acknowledged by issuing a receipt on behalf of the bank;
- iii) that all off-line transactions are accounted for and reflected in the books of the bank by the end of the day; and
- iv) all agreements/ contracts with the customer shall clearly specify that the bank is responsible to the customer for acts of omission and commission of the BC.

L. Internal Control & Monitoring

The banks should carry out a detailed review of the performance of various BCs engaged by them at least once in a year and they should monitor the activities of BCs through their Controlling Offices and also through various fora under Lead Bank Scheme i.e. (SLBC, DLCC, BLBC). The internal control mechanism in the bank should include visit to BCs and interface with customers at periodical intervals.

M. Consumer Protection Measures

The banks should take all measures to protect the interests of the customers. Some such safeguards are outlined below:

- i) The retail outlet/sub-agent of the BC should be personally introduced to the members of public by the bank officials in the presence of village elders and government functionaries in a public meeting so that there is no misrepresentation/impersonation.

- ii) The products and processes should be approved by the banks and the BC should not introduce any product/process without the approval of the bank concerned.
- iii) Each retail outlet/sub-agent may be required to post a signage in local language (vernacular) indicating their status as service providers for the bank as also disclose the name of the BC, the telephone number of the base branch/controlling office of the bank and the Banking Ombudsman and the fees for all services available at the outlet.
- iv) Financial services offered by the retail outlets/sub-agents of the BC should not be tied to the sale of any product of such company.
- v) The charges for offering various services should be indicated in a brochure and made available at the retail outlets/with the sub-agents.
- vi) The banks should develop suitable training modules in the local language(s) in order to provide proper attitudinal orientation and skills to the BCs/sub-agents.
- vii) As a measure of social audit, there could be periodic block level meetings where members of public are invited along with the BCs operating in the area as also the linked branch managers to express their difficulties and to obtain feedback. Lead District Manager (LDM) of the lead bank could attend such meetings in the district to get a direct feedback and provide such feedback to the controlling offices.
- viii) The bank should have necessary Business Continuity Plan (BCP) in place to ensure uninterrupted service in case the agency arrangement with the BCs/ sub-agents are terminated.
- ix) In case a company is engaged as BC by more than one bank, it should be ensured that the customer database and account details are kept separate and there is no co-mingling of data.

N. Redressal of Grievances

Grievance Redressal Machinery should be constituted within the banks for redressing complaints about services rendered by the BCs and give wide publicity about it through electronic and print media. The name and contact

number of designated Grievance Redressal Officer of the bank should also be made known and widely publicized. The designated officer should ensure that genuine grievances of customers are redressed promptly. The grievance redressal procedure of the bank and the time frame fixed for responding to the complaints should be placed on the bank's website. If a complainant does not get satisfactory response from the bank within 60 days from the date of his lodging the complaint, he will have the option to approach the Office of the Banking Ombudsman concerned for redressal of his grievance/s.

O. Customer Education

Financial literacy and customer education should form an important part of the business strategy and should form part of the commitment by banks adopting the BC model. Banks may scale up their efforts substantially towards educating their clientele in their respective vernacular languages regarding the benefits of banking habit. Information regarding BCs engaged by banks may be placed on the respective banks' websites. The Annual Report of the banks should also include the progress in respect of extending banking services through the BC model and the initiatives taken by banks in this regard. The banks may also use print and electronic media (including in the vernacular language) to give wide publicity about implementation of the BC model by them.

16. Doorstep Banking

Banks are permitted to prepare schemes for offering Doorstep Banking facilities to their customers (including individuals, Corporate, PSUs, Government Departments, etc.), with the approval of their Boards in accordance with the guidelines issued by Reserve Bank of India from time to time.

17. Shifting of Branches

i) General

- a) Shifting of branches should be part of the medium term corporate strategy of branch expansion. Accordingly, proposals requiring approval of RBI should be included in the ABEP as per proforma given in Annex 7.
- b) Banks should, however, ensure that customers of the branch, which is being shifted, are informed well in time before actual shifting of the branch, so as to avoid inconvenience to them.
- c) The details of shifting (i.e. new address, date of shifting, etc.) should be reported to the Regional Office concerned of Department of Banking Supervision (DBS, RO), Reserve Bank of India/ Department of Banking Operations and Development, Central Office (DBOD, CO) Reserve Bank of India, (in respect of branches in Maharashtra and Goa) immediately after shifting the branch, and in any case not later than two weeks after the shifting. No amendment in licence would be required in such cases.
- d) The shifting of branches should also meet the following minimum criteria:
 1. The new centre is of the same or lower population group as the existing centre e.g. a branch at a rural centre can be shifted to another rural centre only; and
 2. A branch located in an underbanked district can be shifted to another centre in an underbanked district only.

ii) Shifting within the Centre (City/Town/Village)

Banks have been given freedom to shift a branch to any location within the centre (city/town/village) without seeking prior approval from RBI. As such, these cases should not be included in the ABEP for our approval.

iii) Rural Branches

a) Within the block

1. As a matter of policy, shifting of sole rural branch outside the centre/village is not permitted, as such shifting would render the centre unbanked. However, under exceptional/unforeseen circumstances (natural calamity, adverse law and order conditions, etc.) if the bank is proposing to shift any sole rural branch outside the centre, DCC approval should be obtained and proposal thereof should be included in the annual plan for our consideration.

2. Banks are however, free to shift their rural branches within the block, from centres which are served by more than one branch of a commercial bank, without obtaining prior approval of RBI. While considering shifting of branches, banks should keep in mind the role entrusted to these branches under the Government sponsored programmes.

b) Outside the Block

Requests for shifting of branches from centres, which are served by more than one commercial bank branch (excluding Regional Rural Bank branch) outside the block should be included in the ABEP and the same will be considered based on the following parameters:

1. Branches being shifted are in existence for five years or more and are incurring losses consecutively for the last three years;
2. Branches located at centres prone to certain natural risks such as, floods, landslides or likely to be submerged due to construction of dams or affected by any natural calamities, etc.;
3. Branches functioning in places where law and order problem, insurgency or terrorist activities pose threat to bank personnel and property;
4. Branches where the premises occupied by the bank are in a dilapidated condition or burnt/destroyed and no suitable premises are available at the centre etc.

iv) Metropolitan, Urban and Semi Urban Branches

- a) The banks may at their discretion shift their branches in metropolitan/urban/semi urban centres within the municipal revenue limit of that centre i.e. city/town without prior approval from RBI.
- b) Banks may also shift their branches in metropolitan/urban/semi-urban centres within the same State (except single semi-urban branches as such shifting would render the semi urban centre unbanked) subject to the minimum criteria stated in para 17(i) (d) -1. & 2. above.

As such, these cases should not be included in the ABEP for approval from the Reserve Bank.

v) Part-shifting of Branches

Banks will have to approach Reserve Bank of India, Central Office, DBOD, Branch Licensing Division (BLD) for domestic banks and International Banking Division (IBD) for foreign banks) for approval for shifting of some activities/part-shifting of the branch. Part shifting of the branches will be considered by RBI on a case-to-case basis, subject to the following norms:-

- a) No part shifting would be considered within three years of opening of a branch.
- b) Part shifting of only one branch per Metropolitan centre/State Capital would be permitted for each bank in a calendar year.
- c) The new location for part shifting should be within 250 meters of the existing location.
- d) For a single branch, only one part shifting will be permitted. Once a branch has been allowed part shifting, the new location as well as the existing location will not be eligible for further part shifting.
- e) To qualify for part-shifting, the area of the new location/premises should not be more than the area of the existing location.
- f) The same activity cannot be carried out at both the locations/premises.

18. Conversion of Branches

i) Conversion of Specialised Branch

Banks may convert a specialized branch into another category of specialized branch or a general banking branch at their discretion. However, it may be ensured that details thereof are advised to the Regional Office concerned of Department of Banking Supervision (DBS, RO), Reserve Bank of India/ Department of Banking Operations and Development, Central Office (DBOD, CO) Reserve Bank of India, (in respect of branches in Maharashtra and Goa) immediately after the conversion of the branch, and in any case not later than two weeks after conversion. No amendment to licence/authorization would be required. Such cases should not be included in the ABEP for our approval.

ii) Conversion of General Banking Branches to any type of Specialized Branch

Banks are free to convert their general banking branches into specialised branches subject to the condition that the bank should continue to serve the existing customers of the general banking branches, which are being converted into specialized branches. Such cases should not be included in the ABEP for our approval.

However, it may be ensured that details thereof are advised to Regional Office concerned of DBS, Reserve Bank of India/DBOD, CO (in respect of branches in Maharashtra & Goa) immediately after the conversion of the branch, and in any case not later than two weeks after conversion. No amendment to the licence/authorization would be required.

iii) Upgradation of Extension Counters and Satellite Offices into Full-fledged Branches

a) Banks are free to convert their existing Extension Counters (ECs) and Satellite Offices (SO) into full-fledged branches at their discretion and relocate them within that centre. However, banks should surrender the licences (if separate licence has been issued) of Extension Counters/Satellite Office and obtain a permission letter for full-fledged branch before effecting upgradation, from Regional Office concerned of DBS, (in respect of ECs/SOs in Maharashtra & Goa). Such cases should not be included in the ABEP for our approval.

b) In cases where banks desire to upgrade their existing Extension Counters and Satellite Offices into full-fledged branches and relocate the same to another centre, such proposals should be submitted to RBI (DBOD,CO) for approval.

iv) Conversion of Rural Branch into Satellite Office

Conversion of a rural branch into satellite office is generally not favoured. However, in exceptional circumstances, such proposals may be considered. The proposals for conversion of rural branches into satellite offices should be submitted along with the ABEP after obtaining the approval from the District Consultative Committee (DCC) for our consideration.

19. Merger of Branches

i) General

- a) Banks should, ensure that customers of the branch, which is being merged (transferor branch) are informed well in time before actual merging of the branch so as to avoid inconvenience to them.
- b) The details of merger (date of merger, etc.) should be reported to the Regional Office concerned of Department of Banking Supervision (DBS, RO), Reserve Bank of India/ Department of Banking Operations and Development, Central Office (DBOD, CO) Reserve Bank of India, (in respect of branches in Maharashtra and Goa) immediately after merger of the branch, and in any case not later than two weeks after the merger.
- c) After merger, the licence (if separate licence has been issued) of the merged branch (transferor branch) should be surrendered to Regional Office concerned of DBS, DBOD CO (in respect of branches in Maharashtra & Goa) for cancellation.
- d) Where a consolidated authorization has been issued for more than one branch, it would suffice, if the bank reports the merger of the particular branch (clearly mentioning the Sl.No. of the Annex to the letter of authorisation issued in respect of the branch) to Regional Office concerned of DBS, DBOD, CO (in respect of branches in Maharashtra and Goa).

ii) Merger of Sole Rural/Semi Urban Branch

As a matter of policy, merger of a sole rural branch/semi-urban branch is not permitted, as merging the same with a branch outside the centre would render the centre unbanked. However, under exceptional/unforeseen circumstances (natural calamity, adverse law and order condition, etc.), if the bank is compelled to merge any sole rural/semi urban branch, DCC approval should be obtained and proposal thereof should be included in the annual plan for our consideration. Details of such proposals for rural and semi urban branches are required to be furnished to us for our approval as per proforma in Annex 8.

iii) **Merger of Metropolitan, Urban and Semi Urban Branches**

Banks may merge one branch with another branch at Metropolitan, Urban and Semi-urban centres (not assigned any responsibility under Government sponsored programme), without seeking prior approval from RBI. As such, these proposals should not be included in the ABEP for our approval.

20. **Closure of Branches**

i) **General**

- a) Banks should, ensure that customers of the branch, which is being closed, are informed well in time before actual closure of the branch, so as to avoid inconvenience to them.
- b) The details of closure (i.e. date of closure, etc.) should be reported to the Regional Office concerned of Department of Banking Supervision (DBS, RO), Reserve Bank of India/ Department of Banking Operations and Development, Central Office (DBOD, CO) Reserve Bank of India, (in respect of branches in Maharashtra and Goa) immediately after closure of the branch, and in any case not later than two weeks after closure.
- c) After closure, the licence/authorisation (if a separate licence/authorisation has been issued for a single branch) of the branch should be surrendered to Regional Office concerned of DBS, / or to DBOD, CO (in respect of branches in Maharashtra & Goa) for cancellation. Where a consolidated authorization has been issued for more than one branch, it would suffice if the bank reports the closure of the particular branch (clearly mentioning the Sl.No. of the Annex to the letter of authorisation issued in respect of the branch) to the Regional Office concerned of Department of Banking Supervision (DBS, RO), Reserve Bank of India/ Department of Banking Operations and Development, Central Office (DBOD, CO) Reserve Bank of India, (in respect of branches in Maharashtra and Goa).

ii) **Closure of Rural Branches**

As a matter of policy, closure of even loss making branches at rural centres having a single commercial bank branch (excluding Regional

Rural Bank branch) is not permitted, as closure would render the centre unbanked. The proposal for closure of a rural branch at a centre served by more than one commercial bank branch should be included in the ABEP after obtaining approval of District Consultative Committee (DCC). Details of such proposals are required to be furnished to us for Reserve Bank of India approval as per proforma given in Annex 9.

iii) Metropolitan, Urban and Semi Urban Branches

Banks are permitted to close any branch in metropolitan, urban and semi-urban centres (not assigned any responsibility under Government sponsored programme) centres without seeking prior approval from RBI. As such, these proposals should not be included in the ABEP for our approval.

21. Acquisition of Premises

- i)** All powers relating to hiring of premises, rentals, deposits/advances to premises owners, for acquisition of accommodation on lease/rental basis for their own use (i.e. for Office and Residence of Staff) have been delegated to banks.
- ii)** While acquiring premises for opening of a branch, banks should ensure that the location of the branch complies with the local norms/laws of Municipal Corporation/Nagar Palika/Town area authority/Village Panchayat or any other competent authority.
- iii)** Banks are required to forward a 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, Reserve Bank of India concerned (i.e. Regional Director of the Regional Office of RBI under whose jurisdiction the branch/office in respect of which a dispute is pending is functioning) on a quarterly basis within a period of one month from the close of the respective quarter to which the report relates. In respect of branches/offices situated in Maharashtra/Goa, the information is required to be furnished by banks to the Regional Director, Reserve Bank of India, Mumbai Office, Shahid Bhagat Singh Road, Mumbai - 400 001.

22. Population Group-wise Classification of Centres

- i)** For the purpose of correct classification of a centre (city/town/village) i.e. rural, semi urban, urban or metropolitan, the bank should mention the correct name of the revenue centre and not just the locality. For this purpose, clarification can also be obtained from the Block Development Officer, Village Panchayat, Tehsildar/Municipality or Municipal Corporation Office/Office of the District Collector or District Census Authority. Further, banks may also ascertain the population group-wise classification of the centre from the Department of Statistics and Information Management (DSIM), Banking Statistics Division, Reserve Bank of India, , Central Office, C-8/9, Bandra-Kurla Complex, Mumbai-400 051, before approaching DBOD, RBI, CO with their ABEP proposals.
- ii)** In the event of change in population category of a centre on account of re-allocation/reorganisation of villages/centres among districts or on account of amalgamation of towns/villages/areas, Head Offices/Corporate Offices of the banks should approach Department of Statistics and Information Management (DISM), , Banking Statistics Division, Reserve Bank of India Central Office, C-8/9, Bandra-Kurla Complex, Mumbai-400 051, regarding changes/reclassification of centre/place/ district, etc. along with all relevant documents (Gazette, Notification, etc.) received from the State Government/Municipal Corporation/Nagar Palika/Town area authority/Village Panchayat or any other competent authority evidencing the changes.

23. Reporting to Reserve Bank of India

i) Reporting to Regional Offices/DBOD, CO

Banks should report details of opening of a new place of business including Mobile branch/Mobile ATMs, 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 DBSDBS, Reserve Bank of India, , except in respect of branches in Maharashtra and Goa, which should be reported to DBOD, CO, Mumbai.

The banks should also report the details of opening, closure and shifting of call centres to Regional Office concerned of DBS, Reserve Bank of India/ DBOD, CO (in respect of call centres in Maharashtra & Goa).

ii) Branch Banking Statistics

Banks should submit within fourteen days of every quarter, information relating to opening, closure, merger, shifting and conversion of branches in Proformae I & II (Annex 14) 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 and Reserve Bank of India, Department of Banking Supervision, of the Regional Office concerned/Department of Banking Operations and Development, Central Office(in respect of centres in Maharashtra & Goa). Further, information in respect of change in status of Authorised Dealer (AD) branches should be submitted on an ongoing basis. A 'Nil' statement must be submitted in case there is nothing to report.

iii) Banks should report operationalisation of Mobile Branches/Offices and Mobile ATMs in the Proformae III & IV (Annex 14).

24. Foreign Banks

The general permission granted to domestic scheduled commercial banks vide paragraph 3 (v) above will not be applicable to foreign banks.

- i) The Branch Authorisation Policy (paragraph 3 of this circular except 3(v)) would be applicable to foreign banks, subject to the following :
- ii) Foreign banks are required to bring an assigned capital of US\$25 million upfront at the time of opening the first branch in India.
- iii) Existing foreign banks having only one branch would have to comply with the above requirement before their request for opening of second branch is considered.
- iv) Foreign banks will be required to submit their branch expansion plan on an annual basis.
- v) In addition to the parameters laid down for Indian banks, the following parameters would also be considered :

- a) Foreign bank and its groups track record of compliance and functioning in the global markets would be considered. Reports from home country supervisors will be sought, wherever necessary.
- b) Weightage would be given to even distribution of home countries of foreign banks having presence in India.
- c) The treatment extended to Indian banks in the home country of the applicant foreign bank would be considered.
- d) Due consideration would be given to the bilateral and diplomatic relations between India and the home country.
- e) The branch expansion of foreign banks would be considered keeping in view India's commitments at W.T.O. ATMs would not be included in the number of branches for such computation.

Accordingly, foreign banks should submit their ABEP to the DBOD, International Banking Division, Central Office, Central Office Building (12th Floor), Shahid Bhagat Singh Marg, Mumbai - 400 001.

FORM VI

Form of application for permission to open a new place of business or change the location (otherwise than within the same city, town or village) of an existing place of business under section 23 of the Banking Regulation Act, 1949 – Banking Regulation (Companies) Rules, 1949, Rule 12, form VI.

[Rule 12] (Section 23)

Address: _____

Date: _____

Department of Banking Operations and Development
Reserve Bank of India
Central Office
Mumbai

Dear Sir,

We hereby apply for permission to *open a new place of business/change the location at _____ of an existing place of business from _____ to _____ in terms of section 23 of the Banking Regulation Act, 1949. We give below the necessary information in the form prescribed for the purpose.

Yours faithfully,

Signature _____

1. Name of the banking company :
2. Proposed office:-
(Give the following information)
 - (a) Name of city/town/village :
(in case the place is known by more than one name, the relative information should also be furnished)
 - (b) Name of locality/location :
 - (c) Name of :-
 - (i) Block :
 - (ii) Tehsil :
 - (iii) District :
 - (iv) State :

(d) Status of the proposed office :

(e) The distance between the proposed office and the nearest existing commercial bank office together with the name of the bank and that of the centre/locality :

@(f) Names of the commercial bank and the number of their offices functioning within a radius of 5 kms together with the names of centers where these are functioning. :

3. Previous applications :
(Give particulars of applications, if any, previously made to the Reserve Bank in respect of the proposed place of business)

4. Reason for the proposed office:-
(State detailed reasons for the proposed office and give statistical and other data, as under, which may have been collected for the proposed office)

(i) Population of the place :

@(ii) Particulars of the command area:-
(i.e. the area of operation of the proposed office)

(a) Approximate radius of the command area :

(b) Population :

(c) Number of villages in the command area. :

(iii) The volume and value of agricultural, mineral and industrial production and imports and exports of the area of operation of the proposed office as under:

Commodity	Production		Imports		Exports	
	Volume	Value ()	Volume	Value ()	Volume	Value ()
1	2	3	4	5	6	7

(iv) If there are schemes for :
agricultural, mineral or industrial same

development give details of the same and their probable effect on the volume and value of the present production, imports and exports.

(v) If the existing banking facilities are considered inadequate, give reasons :

(vi) Prospects :
(Give, as under, an estimate of the minimum business which the banking company expects to attract at the proposed place of business within 12 months)

(a) Deposits :
(Amount in thousand of rupees)

(b) Advances :
(Amount in thousands of rupees)

5. Change of location of an existing office :
(Give the exact location of the office which is proposed to be closed and of the place to which it is proposed to be shifted giving particulars of the new location as in items (2), (3), (4)).

6. Expenditure :

(State the amount already spent or proposed to be spent on staff, premises, furniture, stationery, advertising, etc., in connection with the proposed office. Also state the minimum income which the banking company expects to earn at the proposed office within 12 months)

*Estimate of annual Expenditure		
	Particulars	Amount ()
a)	Establishment Charges	
b)	Stationery & Miscellaneous	
c)	Rent & Building	
d)	Interest to be paid on deposits	
e)	Interest on funds borrowed from H.O. on _____ @ _____ %	
	TOTAL	

Estimated annual Income

a) Interest on advances () :
b) Commission () :
c) Exchange () :
d) Interest on funds lent to H.O. () :

7. Other particulars :
(Any additional facts which the banking company may wish to adduce in support of its application)

*The portion not applicable to be struck off.

@The information need be furnished only in the case of applications for centers with a population of less than one lakh.

NB:

1. The words 'office' and 'offices', wherever they occur in this form, include a place or places of business at which deposits are received, cheques cashed, moneys lent or any other form of business referred to in sub-section (1) of section 6 of the Act is transacted.

2. Item (5) to be replied to if the application is for changing the location of an existing place of business.

3. If a banking company is unable or unwilling to supply full details in respect of any of the items, reasons for the omission may be given.

4. The information asked for in items (2), (3), (4), (5) and (6) is to be given separately for each office where the application relates to the opening of or changing the location of more than one office.

5. In the case of change of the location of "administrative office" where no banking business is transacted or proposed to be transacted (such as "Registered Office, Central Office or Head Office") only an application in the form of a letter need be submitted, indicating the reasons for the change.

Summary of branches proposed to be opened

Name of the bank:-

i) Branches proposed in Tier 1 centres, which require RBI approval

Area /district	Urban	Metropolitan	Total
Underbanked district of underbanked State			
Others			
Total			

ii) Branches proposed to be opened under General permission

In terms of circulars DBOD.No.BL.BC.65/22.01.001/2009-10 dated December 1, 2009, and DBOD. No. BL.BC. 60/22.01.001/2011-12 dated November 29, 2011, the bank proposes to open __ branches in Tier 2 to Tier 6 centres (population upto 99,999) the break up of which is as under:

Particulars	Semi Urban			Rural Centres		Total
	Tier-2	Tier-3	Tier-4	Tier-5	Tier-6	
No. of Branches in Underbanked Districts of Underbanked States*						
No. of Branches in other than Underbanked Districts						
Total						
Branches proposed in Rural Unbanked Centres						

* Centre (city/ town/ village) name should be given (like Mumbai, Bangalore, Nashik) not the locality. In case more than one branch is proposed at a centre, locality may be mentioned, like Mumbai-Fort, Mumbai-Bandra, etc.

iii) Branches proposed to be opened in unbanked rural centres (Ref.DBOD. No.BL.BC. 24/22.01.001/2011-12 dated July 15, 2011)

Details of Unbanked Rural Centres	Tier - 5	Tier -6	Total
Unbanked Rural Centres which are in Under banked districts of Under banked states			
Unbanked Rural Centres Other than in Under banked districts of Under banked states			
Total			

NB: The summary of branches is required to be submitted in bilingual format (Hindi and English)

Annex-3(A)

Name of the bank:-

(i) State wise, population group wise number of existing branches in 'Underbanked' districts

(Position as on _____)

Sr. No.	State	Number of branches					Percentage of rural branches to total branches
		Rural	Semi urban	Urban	Metropolitan	Total	

(ii) State wise, population group-wise number of existing branches in 'Other than underbanked' districts

(Position as on _____)

Sr. No.	State	Number of branches					Percentage of rural branches to total branches
		Rural	Semi urban	Urban	Metropolitan	Total	

(iii) Existing population category wise branches of the bank:

(All-India summary position)

(Position as on _____)

Rural		Semi-urban		Urban		Metropolitan		Total
No. of branches	% to total	No. of branches	% to total	No. of branches	%to total	No. of branches	% to total	No. of branches
<i>Underbanked Districts:</i>								
<i>Districts other than Underbanked:</i>								
Grand Total:								

Annex-3(B)

Name of the bank

(i) State wise, population group wise number of existing ATMs 'Underbanked' districts

(Position as on _____)

Sr. No.	State	Number of On-site ATMs					Number of off-site ATMs					Grand Total
		Rural	Semi Urban	Urban	Metro	Total	Rural	Semi Urban	Urban	Metro	Total	

(ii) State wise, population group wise number of existing ATMs 'Other than underbanked' districts

(Position as on _____)

Sr. No.	State	Number of On-site ATMs					Number of off-site ATMs					Grand Total
		Rural	Semi Urban	Urban	Metro	Total	Rural	Semi Urban	Urban	Metro	Total	

(iii) Existing off-site ATMs of the bank:

(All-India summary position)

(Position as on _____)

Rural		Semi-urban		Urban		Metropolitan		Total
No. of ATMs	% to total	No. of ATMs	% to total	No. of ATMs	%to total	No. of ATMs	% to total	No. of ATMs
<i>Underbanked Districts:</i>								
<i>Districts other than Underbanked:</i>								
Grand Total:								

Annex-3(C)

Name of the bank:

(i) State wise, population group wise number of existing Extension Counters (ECs)

(Position as on)

Sr. No.	State	Number of existing Extension Counters					Remarks
		Rural	Semi Urban	Urban	Metro	Total	

(ii) State wise, population group wise number of Extension Counters upgraded into full fledged branches during the year

(Position as on)

Sr. No.	State	Number of Extension Counters upgraded into full fledged branches					Remarks
		Rural	Semi Urban	Urban	Metro	Total	

Name of the bank:

(i) Number of Specialised Branches converted into General Branches

Sr. No.	State	Number of Specialised Branches converted into General Branches					Remarks
		Rural	Semi-Urban	Urban	Metro	Total	

(ii) Number of General Branches converted into Specialised Branches

Sr. No.	State	Number of General Branches into Specialised Branches converted					Remarks
		Rural	Semi-Urban	Urban	Metro	Total	

Information to be submitted along with ABEP

Name of the Bank:

- 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 for branches in Tier 1 centres and in Tier 2 to Tier 6 centres for a period of 3 years

- 2) Expected level of business in the next 3 years-

- a. Deposits
- b. Advances

- 3) Expected customer base in the next 3 years

- 4) Technology implementation:

- a. No. of branches fully computerized
- b. No. of branches with network 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:

The bank may furnish details of the various levels/slabs of minimum balance required to be maintained by customers and the related services offered by the bank linked to such multiple levels/slabs of minimum balance under Financial Inclusion initiatives.

A. Bank may also furnish details as under:-

- a) Whether the bank has implemented the BC model? If so, details thereof.
- b) Whether bank has a multilingual website?
- c) Setting up of Rural Development and Self Employment Training Institutes (RUDSETIs) and Other Financial Literary and Credit Counselling initiatives
- d) SHG linkages
- e) Other ICT enabled Financial Inclusion initiatives like Micro ATMs, Kiosks

f) Initiatives/progress in respect of any other latest developments in the Financial Inclusion area

B. Bank may also provide statistical details for the last three years as under:-

- a) Average number of No. Frills account per branch
- b) Average number of General Credit Card or Overdraft against No Frills account
- c) Average number of Smart Cards issued per branch

6) Schedule of Charges of Products & Services offered:

The bank may forward the Schedule of Charges for various products and services offered to its customer. Minimum balance required for opening of various accounts, charges for non-maintenance of minimum balance, etc.

- 7) 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 branch network.
- 8) Number of complaints received by the bank during last two years (Major areas/ types of complaints) may be mentioned

Sr.No.	Year	No. of complaints pending at the beginning of year	No. of Complaints Received during the year	Total	No. of Complaints Disposed of during the year	No. of complaints Pending at end of the year

9) Measures proposed by the bank to address the following issues arising out of scaling up of operations due to the proposed expansion of branch network.

- a. Internal control and audit
- b. Housekeeping and reconciliation
- c. Other areas of operational risk
- d. HR issues

10) Position regarding priority sector advances. Sector wise break up may be furnished by the bank.

11) Details relating to Credit Deposit Ratio:

Position as on() (Amt. in Rs crore)

Particulars	Rural	Semi-urban	Urban	Metropolitan	Total
Deposits					
Advances					
Credit-deposit ratio					
Deposits per branch					
Advances per branch					

12) The activities of the banking group and the nature of relationship of the bank with its subsidiaries, affiliates and associates.

- 13) Whether any show-cause notice was issued to the bank and whether any penalty was imposed on the bank during the last one year. If so, the details thereof.
- 14) List of Branches opened by the bank during the previous one year

a. Tier 1 centres

Sr.No.	Reference No. of RBI -DBOD and date	Serial No. in Annex	Centre	District	State	Date of opening

b. Tier 2 to Tier 6 centres and North Eastern States & Sikkim

Sr.No.	Centre	District	State	Date of opening

- 15) List of authorisations for opening of branches, pending with the bank for utilization.

Sr.No.	Reference No. of DBOD and date	Serial No. in Annex	Centre	District	State	Remarks

- 16) List of branches proposed to be opened in Tier 2 to Tier 6 centres in the previous ABEP but not yet opened
- 17) List of branches proposed to open in rural unbanked centres (in terms of Circular dated July 15, 2011) in the previous ABEP but not yet opened
- 18) Other information

A. Financial Inclusion Initiatives

	Particulars	Position as on	
		31-Mar-	31-Mar-
1	Average No. of No Frills Account per branch		
2	Average No. of General Credit Card or		

	overdraft against No Frills Account		
3	Average No. of Smart Cards issued per branch for the purpose of Financial Inclusion		
4	Whether the bank has implemented the BC Model? If yes , detailed current status*		
5	Whether the Bank has a Multi- Lingual Website (at least 3 languages i.e. Hindi, English, Local Language)		
6	Initiatives taken by bank to set up Rural Development and Self Employment Training Institutes (RUDSETIs) and other Financial Literacy and Credit Counselling Initiatives (details if any)*		
7	SHG Linkages (details)*		
8	Other ICT enabled Financial Inclusion initiatives like Micro ATMs, Kiosks etc. (details)*		
9	Initiatives / progress in respect of any other latest developments in the area of Financial inclusion.		
* Details may be given in Annex			

B. Customer Service aspects

	Particulars	Position as on	
		31-Mar-	31-Mar-
1	Implementation of Circular dated February 2, 2007 regarding reasonableness of service charges		
2	Implementation of Circular dated May 7,		

	2007, regarding usurious rates of interest		
3	Display of Information on website- Recovery agents, nodal officers etc.		
4	Facilities to physically / visually challenged customers		
5	Other aspects like monitoring blogs, importance given to customer service, etc.		
6	Average time taken for disposal of complaints		

19) Any other information bank may like to furnish.

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	-	from 10,000 to 99,999
Urban centre	-	from 1,00,000 to 9,99,999
Metropolitan centre	-	10,00,000 and above

Annex-5

List of Underbanked Districts (based on 2001 Population census)

ANDHRA PRADESH

1. ADILABAD
2. ANANTAPUR
3. CUDDAPAH
4. KARIMNAGAR
5. KHAMMAM
6. KURNOOL
7. MAHBUBNAGAR
8. MEDAK
9. NALGONDA
10. RANGAREDDY
11. SRIKAKULAM
12. VIZIANAGARAM
13. WARANGAL

ARUNACHAL PRADESH

1. CHUNGLANG
2. DIBANG VALLEY
3. EAST KAMENG
4. LOHIT
5. LOWER SUBANSIRI
6. TIRAP
7. UPPER SIANG
8. UPPER SUBANSIRI

ASSAM

1. BARPETA
2. BONGAIGAON
3. CACHAR
4. DARRANG
5. DHEMAJI
6. DHUBRI
7. DIBRUGARH
8. GOALPARA
9. GOLAGHAT
10. HAILAKANDI
11. JORHAT
12. KARBI ANGLONG
13. KARIMGANJ
14. KAKROJHAR
15. LAKHIMPUR

ASSAM

16. MORIGAON
17. NAGAON
18. NALBARI
19. SIBSAGAR
20. SONITPUR
21. TINSUKIA

BIHAR

1. ARARIA
2. AURANGABAD
3. BANKA
4. BEGUSARAI
5. BHAGALPUR
6. BHOJPUR
7. BUXAR
8. DARBHANGA

9. GAYA
10. GOPALGANJ
11. JAMUI
12. JEHANABAD
13. KAIMUR
14. KATIHAR
15. KHAGARIA
16. KISHANGANJ
17. LAKHISARAI
18. MADHEPURA
19. MADHUBANI
20. MUNGER
21. MUZAFFARPUR
22. NALANDA
23. NAWADA
24. PASCHIMI
CHAMPARAN
25. PURBI CHAMPARAN
26. PURNIA
27. ROHTAS
28. SAHARSA
29. SAMASTIPUR
30. SARAN
31. SHEIKHPURA
32. SHEOHAR

- BIHAR**
33. SITAMARHI
 34. SIWAN
 35. SUPAUL
 36. VAISHALI
- CHHATTISGARH**
1. BASTAR
 2. BILASPUR
 3. DANTEWADA
 4. DHAMTARI
 5. DURG
 6. JANJGIR-CHAMPA
 7. JASHPUR
 8. KANKER
 9. KAWARDHA
 10. KORBA
 11. KORIA
 12. MAHASAMUND
 13. RAIGARH
 14. RAIPUR
 15. RAJNANDGAON
 16. SURGUJA
- DADRA & NAGAR HAVELI**
1. DADRA & NAGAR HAVELI
- GUJARAT**
1. AMRELI
 2. BANAS KANTHA
 3. BHAVNAGAR
 4. DAHOD
 5. JUNAGADH
 6. NARMADA
 7. PANCH MAHALS
 8. PATAN
 9. SABAR KANTHA
 10. SURAT
 11. SURENDRANAGAR
 12. DANGS
- HARYANA**
1. FATEHABAD
 2. JHAJJAR
 3. JIND
 4. KAITHAL
 5. MAHENDRAGARH
- JAMMU & KASHMIR**
1. ANANTNAG
 2. DODA
 3. KUPWARA
 4. POONCH
- JHARKHAND**
1. BOKARO
 2. CHATRA
 3. DEOGHAR
 4. DHANBAD
 5. DUMKA
 6. GARHWA
 7. GIRIDIH
 8. GODDA
 9. GUMLA
 10. HAZARIBAG
 11. KODERMA
 12. LOHARDAGGA
 13. PAKUR
 14. PALAMAU
 15. PASCHIMI SINGHBHUM
 16. SAHEBGANJ
- KARNATAKA**
1. BANGALORE RURAL
 2. BIDAR
 3. CHAMARAJANAGAR
 4. GULBARGA
 5. KOPPAL
 6. RAICHUR
- KERALA**
1. MALAPPURAM
- MADHYA PRADESH**
1. BALAGHAT
 2. BARWANI
 3. BETUL
 4. BHIND
 5. CHHATARPUR
 6. CHHINDWARA
 7. DAMOH
 8. DATIA
 9. DEWAS
 10. DHAR
 11. DINDORI

MADHYA PRADESH

12. EAST NIMAR
13. GUNA
14. HARDA
15. HOSHANGABAD
16. JHABUA
17. KATNI
18. MANDLA
19. MANDSAUR
20. MORENA
21. NARSIMHAPUR
22. NEEMUCH
23. PANNA
24. RAISEN
25. RAJGARH
26. RATLAM
27. REWA
28. SAGAR
29. SATNA
30. SEHORE
31. SEONI
32. SHAHDOL
33. SHAJAPUR
34. SHEOPUR
35. SHIVPURI
36. SIDHI
37. TIKAMGARH
38. UJJAIN
39. UMARIA
40. VIDISHA
41. WEST NIMAR

MAHARASHTRA

1. AHMADNAGAR
2. AKOLA
3. AMRAVATI
4. AURANGABAD
5. BHANDARA
6. BID
7. BULDHANA
8. DHULE
9. GADCHIROLI
10. GONDIA
11. HINGOLI
12. JALGAON

MAHARASHTRA

13. JALNA
14. KOLHAPUR
15. LATUR
16. NANDED
17. NANDURBAR
18. NASIK
19. OSMANABAD
20. PARBHANI
21. SATARA
22. SOLAPUR
23. THANE
24. WARDHA
25. WASHIM
26. YAVATMAL

MANIPUR

1. BISHNUPUR
2. CHANDEL
3. CHURACHANDPUR
4. IMPHAL EAST
5. IMPHAL WEST
6. TAMENGLONG
7. THOUBAL
8. UKHRUL

MEGHALAYA

1. EAST GARO HILLS
2. SOUTH GARO HILLS
3. WEST GARO HILLS

MIZORAM

1. LAWNGTLAI
2. SAIHA

NAGALAND

1. DIMAPUR
2. KOHIMA
3. MOKOKCHUNG
4. MON
5. PHEK
6. TUENSANG
7. WOKHA
8. ZUNHEBOTO

ORISSA

1. ANGUL
2. BALANGIR
3. BALESHWAR

- ORISSA**
4. BARGARH
 5. BHADRAK
 6. BOUDH
 7. DHENKANAL
 8. GAJAPATI
 9. GANJAM
 10. JAJPUR
 11. KALAHANDI
 12. KANDHAMAL
 13. KENDRAPARA
 14. KEONJHAR
 15. KORAPUT
 16. MALKANGIRI
 17. MAYURBHANJ
 18. NABARANGPUR
 19. NAYAGARH
 20. NAWAPARA
 21. PURI
 22. RAYAGADA
 23. SONEPUR
 24. SUNDARGARH
- PONDICHERY**
1. YANAM
- PUNJAB**
1. MANSA
- RAJASTHAN**
1. ALWAR
 2. BANSWARA
 3. BARAN
 4. BARMER
 5. BHARATPUR
 6. BHILWARA
 7. BUNDI
 8. CHITTAURGARH
 9. CHURU
 10. DAUSA
 11. DHOLPUR
 12. DUNGARPUR
 13. HANUMANGARH
 14. JALOR
 15. JHALAWAR
 16. JHUNJHUNU
 17. JODHPUR
- RAJASTHAN**
18. KARALI
 19. NAGOUR
 20. PALI
 21. RAJSAMAND
 22. SAWAI MADHOPUR
 23. SIKAR
 24. TONK
 25. UDAIPUR
- SIKKIM**
1. WEST SIKKIM
- TAMIL NADU**
1. CUDDALORE
 2. DHARMAPURI
 3. KANCHEEPURAM
 4. NAGAPATTINAM
 5. PERAMBALUR
 6. PUDUKKOTTAI
 7. RAMANATHAPURAM
 8. SALEM
 9. THIRUVALLUR
 10. THIRUVARUR
 11. TIRUVANNAMALAI
 12. VELLORE
 13. VILLUPURAM
- TRIPURA**
1. DHALAI
 2. NORTH TRIPURA
 3. SOUTH TRIPURA
 4. WEST TRIPURA
- UTTAR PRADESH**
1. AGRA
 2. ALIGARH
 3. ALLAHABAD
 4. AMBEDKAR NAGAR
 5. AURAIYA
 6. AZAMGARH
 7. BAGHPAT
 8. BAHRAICH
 9. BALLIA
 10. BALRAMPUR
 11. BANDA
 12. BARA BANKI

	UTTAR PRADESH		UTTAR PRADESH
13.	BAREILLY	56.	SANT RAVIDAS NAGAR
14.	BASTI	57.	SHAHJAHANPUR
15.	BIJNOR	58.	SHRAVASTI
16.	BUDAUN	59.	SIDHARTHANAGAR
17.	BULANDSHAHR	60.	SITAPUR
18.	CHANDAULI	61.	SONBHADRA
19.	CHITRAKOOT	62.	SULTANPUR
20.	DEORIA	63.	UNNAO
21.	ETAH		WEST BENGAL
22.	ETAWAH	1.	BANKURA
23.	FAIZABAD	2.	BARDDHAMAN
24.	FARRUKHABAD	3.	BIRBHUM
25.	FATEHPUR	4.	DAKSHIN DINAJPUR
26.	FIROZABAD	5.	HAORA
27.	GHAZIPUR	6.	HUGLI
28.	GONDA	7.	JALPAIGURI
29.	GORAKHPUR	8.	KOCH BIHAR
30.	HAMIRPUR	9.	MALDAH
31.	HARDOI	10.	MEDINIPUR
32.	HATHRAS	11.	MURSHIDABAD
33.	JALAUN	12.	NADIA
34.	JAUNPUR	13.	NORTH 24 PARGANAS
35.	JHANSI	14.	PURULIYA
36.	JYOTIBA PHULE NAGAR	15.	SOUTH 24 PARGANAS
37.	KANAUJ	16.	UTTAR DINAJPUR
38.	KAUSHAMBI		
39.	KHERI		
40.	KUSHI NAGAR		
41.	LALITPUR		
42.	MAHARAJGANJ		
43.	MAHOBA		
44.	MAINPURI		
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:- 375

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

	ARUNACHAL PRADESH		BIHAR
1.	CHUNGLANG	8.	DARBHANGA
2.	DIBANG VALLEY	9.	GAYA
3.	EAST KAMENG	10.	GOPALGANJ
4.	LOHIT	11.	JAMUI
5.	LOWER SUBANSIRI	12.	JEHANABAD
6.	TIRAP	13.	KAIMUR
7.	UPPER SIANG	14.	KATIHAR
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.	DHAMTARI
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

Name of the bank:-

Proposals for shifting of branches from one centre to another centre

Sr. No.	Name of branch (centre / place)	District	State	Name of the other bank's branch at the centre	Proposed to shift to (centre name)	Distance between two centres	Branch making losses for how many years	Reasons for shifting	Particulars of DCC# approval	Remarks

#copy of minutes of the DLCC/DCC approval, specifically mentioning reasons for shifting of the branch, should be enclosed.

Annex-8

Name of the bank: -

Proposals for merger of branches

Sr. No.	Name of branch (centre / place)	Population category of the branch	District	State	Name of the other Bank's branch at the centre	Proposed to merge with (name of branch)	Distance between two branches	Reasons for merger	Particulars of DCC approval#	Remarks

DCC approval is also required to be obtained for semi urban branches assigned responsibility under Government sponsored programme

#copy of minutes of the DLCC/DCC approval, specifically mentioning reasons for merger of the branch, should be enclosed.

Name of the bank:-

Proposals for closure of branches

Sr. No.	Name of branch to be closed (centre / place)	Population category of the branch	District	State	Name of the other Bank's branch at the centre	Reasons for Closure	Particulars of DCC approval#	Remarks

- *DCC approval is also required to be obtained for semi urban branches assigned responsibility under Government sponsored programme*

#copy of minutes of the DLCC/DCC approval, specifically mentioning reasons for closure of the branch, should be enclosed.

Annex-10

Reporting format for opening of branches under general permission in Tier 2 to Tier 6 centres in terms of circular DBOD.No.BL.BC.65/22.01.001/2009-10 dated December 1, 2009 and DBOD.No.BL.BC. 60/22.01.001/2011-12 dated November 29, 2011

Sr. No.	Complete Address	Centre	Population group-wise classification of the centre (Rural/Semi-urban/Urban)	Tier wise classification (Tier 2 – Tier 6)	District	Whether Underbanked district or not	State	Date of opening of the branch

Annex-11

Reporting format for operationalisation of Off-site ATMs by banks

Sr. No.	Complete Address	Centre	Population group-wise classification of the centre (Rural/Semi-urban/Urban/Metropolitan)	District	Whether Underbanked district or not	State	Date of Operationalisation of the Off-site ATM

Conditions subject to which Off-site ATMs can be operationalised by banks

- (i) The business transacted at the Off-site ATM shall be recorded in the books of the respective branch/ base branch / Centralised Data Centre.
- (ii) No person other than the security guard should be posted at such Off Site ATM centre.
- (iii) Bank should make adequate stand-by arrangements for meeting the cash requirements of the ATM.
- (iv) The bank should ensure that only properly sorted and examined notes are put into circulation through the ATM.
- (v) Third party advertisement on the ATM screens/Network, such as display of products of other manufacturers /dealers /vendors is not permitted. However, there is no objection to banks utilizing the ATM screens for displaying their own products.

Facilities which can be provided through ATMs

1. Deposits/Withdrawals;
2. Personal Identification Number (PIN) changes;
3. Requisition for cheque books;
4. Statement of accounts;
5. Balance enquiry;
6. Inter account transfer within the bank between accounts of same customer or different customers of the bank at the same center or different centers within the country;
7. Inter Bank Funds Transfer - Transfer of Funds between the bank's customers and customers of other banks;
8. Mail facility for sending written communication to the bank ;
9. Utility payments like Electricity bill, Telephone bill, etc.;
10. Issue of railway tickets and
11. Product Information

- the building (if any): _____
- 4.2 Name of the Road (if any): _____
- 4.3 (a) Name of the Post Office: _____
- (b) Pin Code:
- 4.4 Name of the locality within a
Centre (Revenue unit): _____
(See explanation)
- 4.5 Name of Tehsil/Taluka/Sub-Division: _____
- 4.6 Tel.No./Telex No. (Including STD code): _____
- 4.7 Fax No.: _____
- 4.8 E-mail Address: _____
5. (a) Name of the centre(revenue village/town/city/
Municipality/Municipal Corporation) within
the limits of which branch/office is located: _____
(This is a very important aspect, please see explanation)
- (b) Name of Community Development Block/Development Block/Tehsil/
Taluka/Sub-Division/Mandal/Police Station: _____
- (c) Name of the District: _____
- (d) Name of the State: _____
- (e) Population of the Centre (revenue unit)
as per latest Census report: _____
(See explanation)
6. Is/are there any other administratively
independent bank branch(es)/office(s) other
than your branch/office/NAIO in your center: Yes: () No: ()
(See explanation and put tick mark (√) in appropriate box)
7. (a) Business Status of the new branch/office/NAIO (See explanation):
Code: Status Name:- _____
- (b) In case of NAIO, supply the following details (See explanation):
- (i) Name of the base branch/office: _____
- (ii) Uniform code numbers of the base branch/office
- Part-I (7 digits):
- Part-II(7 digits):

8. (i) (a) Status of Central Government Business:

(Put tick mark (✓) in appropriate box)

Type of Central Government Business

- (1) () No Govt. Business
- (2) () Direct Taxes
- (3) () Departmentalised Ministries Account (DMA)
- (4) () Pension
- (5) () Bond Issue
- (6) () Others (Specify, if any): _____

(b) Status of State Government Business (i.e. Treasury/Sub-treasury business):

(Put tick mark (✓) in appropriate box)

Type of Treasury/Sub-Treasury Business (State Govt.)

- (1) () No Govt. Business
- (2) () Treasury Business
- (3) () Sub-Treasury Business
- (4) () Pension
- (5) () Bond Issue
- (6) () Others (Specify, if any): _____

(ii) Whether a currency chest is

attached to this branch/office: Yes () No ()

(A) If "Yes" then state:

(a) The type of currency chest: A() B() C()

(put a tick mark (✓) in appropriate box)

(b) Date of establishment / /
of currency chest: Day Month Year

(c) Currency chest code Number:

(8- digit Code allotted by Department of Currency Management (DCM) is to be written)

(d) Mention type of area in which currency chest is located:

(State "type of area" code: See the explanation)

Code: Type of Area: _____

(B) If "NO" then, supply particulars of the nearest branch/office having currency chest facility:

- (a) Bank Name: _____
(b) Branch Name: _____
(c) Part-I of Uniform code:
(d) Distance (in Km.): _____
(e) Centre Name: _____

(iii) Whether there is a repository attached to this branch/office? Yes () No ()
(put a tick mark (√) in appropriate box)

(iv) Whether a small coin-depot is attached to this branch/office? Yes () No ()
(Put a tick mark (√) in appropriate box)

(v) Whether any NAIO is attached to the branch having Currency Chest/Repository/Small Coin-depot facility? Yes () No ()
(Put a tick mark (√) in appropriate box)

9. Nature of Business conducted by the branch/office/NAIO:
(Put tick mark (√) in appropriate box/boxes)

Name

- (1) () Banking Business
(2) () Merchant Banking Business
(3) () Exchange
(4) () Deposit
(5) () Insurance
(6) () Administrative/Controlling Office
(7) () Training Centre
(8) () Others(please specify, if any) -----

10. (a) Authorised Dealer Category of the branch/office: A () B () C ()
(Put a tick mark (√) in appropriate box)

(b) Date of Authorisation: //
Day Month Year

(c) In the case of 'C' Category office, write name and

PROFORMA-II

Statement of change in Status/*Merger/Conversion/Closure* etc. of Existing Branch/office/NAIO to be submitted by banks to RBI as and when effected/Quarterly basis

(Please read all Instructions and explanations before filling the proforma. The explanatory notes provided in brackets against various items in Proforma – II relate to the item numbers in Proforma – I shown under “EXPLANATIONS OF ITEMS IN PROFORMA – I” enclosed)

Name of the Bank/Other Financial Institution/Co-operative institution:-

A. Change in Status/ A.D.Category/Nature of Business/Postal address of Branch/office/NAIO:

1. Name of the **branch/office/NAIO** (See explanation in item no.2(a)):
 - (a) Old Name: _____
 - (b) Current Name: _____
 - (c) Date of Change in Name: / /
Day Month Year
2. Uniform Code (Existing):
 - (a) Part-I (7/9 digits):
 - (b) Part-II (7 digits) :
3. Change in Business status of the Branch/office/NAIO
(See explanation in item no.7(a)):
 - (a) Old Status Name: _____ Code:
 - (b) Current Status Name: _____ Code:
 - (c) Date of Change in status (if any): / /
Day Month Year
4. Change in Nature of Business:
(Put tick mark (✓) in appropriate box)
 - (a)

<u>OldName</u>	<u>Current</u>
(1) () Banking Business	()
(2) () Merchant Banking Business	()
(3) () Foreign Exchange	()
(4) () Gold deposit	()
(5) () Insurance	()
(6) () Administrative/Controlling Office	()
(7) () Training Centre	()
(8) () Others (Please specify, if any)	()
 - (b) Date of Change in nature of business(if any): / /
Day Month Year
5. (a) Change in Technological Facility of the Branch/office/NAIO:
(Put tick mark (✓) in appropriate box)

<u>Old Technological Facility</u>	<u>Current</u>
(1) () Not yet Computerised	()

- (2) () Partially Computerised ()
- (3) () Fully Computerised ()

(b) Date of Change in technological Facility: / /
Day Month Year

6. (a) Communication Facility of Branch/Office/NAIO:

(Put tick mark (√) in appropriate box)

- | <u>Old</u> | <u>Communication Facility</u> | <u>Current</u> |
|------------|-------------------------------|----------------|
| (1) () | No Network | () |
| (2) () | Infinet | () |
| (3) () | Internet | () |
| (4) () | Intranet | () |
| (5) () | Core Banking Solution | () |
| (6) () | Others | () |

(Please Specify, If Any)

Date of Change in Communication Facility: / /
Day Month Year

7. State Authorised Dealer Category of the Branch/office:

- a) Old Category : _____
- b) New/Changed Category : _____

Further, put tick mark (√) in appropriate box :

Upgraded () Degraded () Newly Authorised ()

c) Date of Upgradation/Degradation/ Authorisation: / /
Day Month Year

d) If a branch doing general banking business is assigned additional responsibility of handling foreign exchange business and belongs to AD Category "C", then give uniform code number of the Link Branch/office through which its transactions are reported:

Part-I(7 digits):

Part-II(7 digits):

e) If a link office of an existing "C" category branch is changed, then provide Part-I & II codes of the new link office:

Part-I(7 digits):

Part-II(7 digits):

f) If "A"/"B" category AD branch is downgraded to "C" category, then give uniform code number of the Link Branch/office through which the transactions of the downgraded "C" category AD branch is reported:

Part-I(7 digits):

Part-II(7 digits):

g) If 'A'/'B' category AD branch, which has been working as a link office to one or more 'C' category AD branch(es), is downgraded to "C" category AD branch, then provide Part - I code(s) of the AD branch(es) which has/have been assigned the link office role to the said 'C' category branch(es):

UCN of 'C' category branch UCN of Link office

Part - I: Part - I:

Part - I: Part - I:

Part - I: Part - I:

(If the list of "C" category branches is large, then enclose the list)

- h) If a branch doing general banking business alone/"C" category AD branch is assigned or upgraded to "A"/"B" category AD branch, then part-I code of all "C" category branches, which will be linked to the newly upgraded AD branch should be listed:

Part-I(7 digits):

Part-I(7 digits):

Part-I(7 digits):

(If the list of "C" category branches is large, then enclose the list)

8. Details in respect of change, if any, in the status of currency chest/ repository/ coin-depot/Govt. business, etc. (including opening/shifting/conversion/ closure). In all these cases of shifting/conversion/ closure please mention the date also:

- (a) (i) Central Government Business:

(Put tick mark (✓) in appropriate box)

Old Type of Govt. Business New

(1) () No Govt. Business ()

(2) () Direct Taxes ()

(3) () Departmentalised Ministries Account(DMA) ()

(4) () Pension ()

(5) () Bond Issue ()

(6) () Others (specify, if any):

(ii) Date of Change: / /

Day Month Year

- (b) (i) Treasury/ Sub-Treasury Business (State Govt. Business):

(Put tick mark (✓) in appropriate box)

Old Type of Treasury/Sub-Treasury Business New

(1) () No Govt. Business ()

(2) () Treasury Business ()

(3) () Sub-Treasury Business ()

(4) () Pension ()

(5) () Bond Issue ()

(6) () Others (Specify, if any):

(ii) Date of Change: / /

Day Month Year

- (c) State Currency Chest Type:

Old: () Current: ()

Date of Change: / /

Day Month Year

- (d) If authorised newly for currency chest, then indicate

- (i) type of currency chest (put tick (✓) mark in appropriate box):

A () B () C ()

(ii) Date of authorisation: / /

Day Month Year

(iii) Currency chest code Number:

(8- digit Code allotted by Department of Currency Management (DCM) is to be written)

- (iv) Mention type of area in which currency chest is located

(State "type of area" code: See the explanation)

Code: Type of Area: _____

- (e) Repository: _____

- (f) Coin-Depot: _____

9. Full postal address:(See explanations in item nos. 4.1 to 4.8)

(i) Old

- (a) Name/Municipal Number of the building (if any): _____
(b) Name of the Road (if any): _____
(c) (i) Name of the Post Office: _____
(ii) Pin Code:
(d) Name of the locality within the Centre (Revenue unit): _____
(e) Name of the Centre (Revenue unit): _____
(f) Name of Community Development Block/Development Block/Tehsil/Taluka/Sub-Division/Mandal/Police Station: _____
(g) Tel.No. /Telex No. (Including STD code): _____
(h) Fax No.: _____
(i) E-mail Address: _____

(ii) Current

- (a) Name/Municipal Number of the building (if any): _____
(b) Name of the Road (if any): _____
(c) (i) Name of the Post Office: _____
(ii) Pin Code:
(d) Name of the locality within the Centre (Revenue unit): _____
(e) Name of the Centre (Revenue unit): _____
(f) Name of Community Development Block/Development Block/Tehsil/Taluka/Sub-Division/ Mandal/Police Station: _____
(g) Tel.No. /Telex No. (Including STD code): _____
(h) Fax No.: _____
(i) E-mail Address: _____

(iii) Date of change of address:

/ /

Day Month Year

10. (i) If the branch/office/NAIO is relocated to a different centre (revenue unit) furnish details of the current centre: (See explanations in item nos.2(a),5(a),5(b)and 5(e) for (a),(b),(c)and (f) respectively)

- a) Branch/Office/NAIO Name: _____
b) Revenue Unit (Centre Name): _____
c) Name of Community Development Block/Development Block/Tehsil/Taluka/Sub-Division/ Mandal/Police Station: _____
d) District Name: _____
e) State Name: _____
f) Population (as per latest Census) of the Centre: _____

(ii) Date of change of centre:

/ /

Day Month Year

11. If the branch/office/NAIO is relocated to a different centre, give the reasons for relocation: _____

(a) Licence No/ Authorisation and Annex Sl.No. _____

(b) Licence suitably amended on _____

/ /

Day Month Year

by RBI Regional Offices at _____

(c) Ref. No.& Date of RBI Central Office's approval: _____

Ref.No.: _____ Date: / /
Day Month Year

12. In case of change/closure of base branch/office of an NAIIO provide:
(a) Part-I code of old base branch/office:
(b) Part-I code of new base branch/office:

13. Any other particulars: _____

B. Closure/ Merger/Conversion of the Branch/Office/NAIO:

1. Advice for Closure () Merger() Conversion()
(Put tick mark (√) against appropriate box)
 2. Branch/Office/NAIO Name (See explanation in item no.2(a)): _____
 3. Uniform Codes (See explanation in item no.1(b)):
Part-I: Part - II:
 4. (a) Postal address of branch/office/NAIO:
(See explanation in item nos. 4.1 to 4.8)
 - (i) Name/Municipal Number of the building (if any): _____
 - (ii) Name of the Road (if any): _____
 - (iii) (A) Name of the Post Office: _____
(B) Pin Code:
 - (iv) Name of the locality within the Centre (Revenue unit): _____
 - (v) Name of Community Development Block/Development Block/Tehsil/Taluka/Sub-Division/ Mandal/Police Station: _____
 - (vi) Tel. No. /Telex No. (Including STD code): _____
 - (vii) Fax No.: _____
 - (viii) E-mail Address: _____
 - (b) Centre Name: _____
(See explanation in item no.5(a))
 - (c) District Name: _____
 - (d) State Name: _____
 - (e) Population of the centre (revenue unit) as per latest Census Report: _____
(See explanation in item no.5(e))
5. Date of Closure/Merger/Conversion:
Day Month Year
6. RBI reference No. & date of approval:
Reference No.: _____ Date:
Day Month Year
7. Reason for Closure/Merger/Conversion: _____
8. Licence surrendered for _____ on
(Name of branch/office/NAIO) Day Month Year
to RBI Regional Office at _____
9. In case of closure/merger of 'A'/'B' category AD branch, which has been working as a link office to one or more 'C' category AD branch(es), provide Part - I code of the AD branch(es) which has/have been assigned the link office role to the said 'C' category branch(es):

UCN of 'C' category branch UCN of Link office

Part - I:	<input type="text"/>	Part - I:	<input type="text"/>
Part - I:	<input type="text"/>	Part - I:	<input type="text"/>
Part - I:	<input type="text"/>	Part - I:	<input type="text"/>

(If the list of "C" category branches is large, then enclose the list)

10. If the branch/office is converted into NAIIO then type of the NAIIO:
(See explanation in item no.7(a)(IV))

Status Name: _____ Code:

11. Particulars of the Base/Absorbing Branch/office:

(a) In case of Conversion into NAIIO:

- i) Base Branch/Office Name: _____
- ii) Uniform Codes: Part – I (7 digits):
Part – II(7 digits):
- iii) Full postal address: _____

(b) In case of Merger/Absorption of branches/offices/NAIIOs:

- i) **Absorbing** Branch/Office Name: _____
- ii) Uniform Codes: Part – I (7 digits):
Part – II(7 digits):
- iii) Full postal address: _____

(c) If a branch, which is working as a base branch for some NAIIOs, is closed/converted into NAIIO/merged with another branch, then the base branch details of the NAIIOs, which were earlier linked to the closed/converted/merged branch, should be provided:

- i) Base Branch/Office Name: _____
- ii) Uniform Codes: Part – I (7 digits):
Part – II(7 digits):
- iii) Full postal address: _____

- Note: 1) For explanatory notes kept in bracket against individual items in this Proforma, please refer to the enclosed "EXPLANATIONS OF ITEMS IN PROFORMA-I".
- 2) No action will be taken unless Part-I and Part-II of 7-digit Uniform Codes each are mentioned in this Proforma.

INSTRUCTIONS FOR FILLING PROFORMA -I& II

NOTE: PLEASE READ THE INSTRUCTIONS BEFORE FILLING THE PROFORMA

- I. Proforma-I should be submitted either on the day of opening of branch/office/NAIO or afterwards but not before opening of branch/office/NAIO.
- II. Proforma-I is meant for all types of newly opened bank branches/offices/NAIOs and Proforma-II is meant for reporting change in status/postal address, closure/ merger/ conversion/ relocation /*upgradation*, etc. of existing bank branches/offices /NAIOs.
- III. Uniform code numbers had been so long assigned to administratively independent offices/branches, submitting separate returns to Reserve Bank of India (See explanation at 7(b)). Recently, it has been decided to allot 9-digit uniform codes to Not Administratively Independent Offices (NAIOs - temporary offices), such as stand-alone ATMs/extension counter /satellite office/representative office/cash counter/ inspectorate/ collection counter/mobile office/Airport counter/ Hotel counter /Exchange Bureau. However, Proformae for Temporary Office opened at the site of a fair/exhibition, etc. should not be sent to DSIM.
- IV. Public Sector Banks, which have been allowed to assign Part I code to their new branches/offices/NAIOs should strictly follow the instruction mentioned at III above, at the time of forwarding Proforma-I to RBI.
- V. Upgradation of an NAIO into a full-fledged branch/office should be treated as closure of NAIO and opening of a branch/office. Accordingly, both Proforma – II for NAIO closure and Proforma – I for upgradation into a branch/office should be submitted.
- VI. Alternatively, if a branch/office is converted into NAIO, then Proforma – II for closure of the branch/office and Proforma – I for conversion/opening of the NAIO are required to be submitted.
- VII. Proforma- I & II will not be accepted for allotment of Part-I & Part-II/revision of Part-II code unless all items in the Proformae are filled up properly.

EXPLANATIONS OF ITEMS IN PROFORMA-I

Item No.1(c):

Public sector banks (SBI and its 7 Associates, 19 Nationalised Banks & Industrial Development Bank of India Ltd.) are allowed to assign 7/9-digit Part-I Code Numbers only to their branches/offices/NAIOs and for other banks RBI (DSIM) allots both Part-I & Part-II codes. Each NAIO is linked to some independent branch. Last two digits (8th & 9th digits from the left) of Part – I code for NAIOs follow the 7-digit Part – I code of the base branch.

UCN of branches/offices of banks comprises two parts as Part-I code and **Part-II** code of 7 digits each; two additional digits are assigned to Part – I code of NAIOs.

Part-I code is defined as follows:

- ✓ for branches/offices/NAIOs of commercial banks and other financial institutions:
 - ❖ first three digits from the left stand for bank code
 - ❖ next four digits stand for branch code
 - ❖ last two digits stand for NAIO code.
- ✓ for branches/offices/NAIOs of state/district central co-op. banks, state/central land development banks:
 - ❖ first four digits from the left stand for bank code
 - ❖ next three digits stand for branch code
 - ❖ last two digits stand for NAIO code.
- ✓ for branches/offices/NAIOs of other co-op. banks, salary earners' societies, state financial corporations and tours, travels, finance & leasing companies:
 - ❖ first five digits from the left stand for bank code
 - ❖ next two digits stand for branch code
 - ❖ last two digits stand for NAIO code.

Part-II code, irrespective of different categories of banks, is defined as follows:

- ❖ first three digits from the left stand for district code
- ❖ next three digits stand for centre code within the district
- ❖ last single digit stands for population range code.

Relationship between population range code and population group code is shown below:

Last digit of Part II of the Uniform Code Number (PopulationRange code)	Population range	Population Group	Population Group Code
1	Up to 4999	Rural	1
2	5000 to 9999		
3	10,000 to 19,999	Semi-Urban	2
4	20,000 to 49,999		
5	50,000 to 99,999		
6	1,00,000 to 1,99,999	Urban	3
7	2,00,000 to 4,99,999		
8	5,00,000 to 9,99,999		
9	10 lakhs and above	Metropolitan	4

Item No.2(a):

The name of the Branch/Office/NAIO is to be written.

Item No.2(b):

Reference letter number and date of authorization/approval issued by RBI is to be mentioned.

Item No.2(c):

The Licence No., if already available (as obtained from Regional Offices concerned of RBI) is to be written; otherwise the same should be communicated later on along with Uniform Codes.

Item No.2 (d):

The exact date (including month & year) of licence is to be indicated.

Item No.2 (e):

In case the branch/office/NAIO is opened after expiry of one year from the date of issuing of licence, please indicate whether licence was re-validated or not and if revalidated please mention the date of re-validation.

Item No. 3:

The exact date of opening including month & year is to be mentioned.

Item No. 4.1 to 4.3 and 4.6 to 4.8:

The names/numbers/codes are to be written against the appropriate item number. PIN code against item No. 4.3(b) should be indicated. In respect of mobile office and mobile ATM detailed address of the base branch/ office should be reported.

Item No. 4.4:

The name of the locality i.e. the exact place, where the branch/office /NAIO is located, is to be mentioned. The name of the locality may be the name of village in case the branch/office/NAIO is opened in a village. In case of mobile office or mobile ATM, respective details of the base branch/office should be reported.

Item 4.5& 5(b):

The names of the Tehsil/Taluka/Sub-division and the Community Development Block with reference to centre name stated at item 5(a) are to be indicated at item Nos. 4.5 and 5(b) respectively.

This may not be applicable in the cases of metropolitan centres.

In case of mobile office or mobile ATM, respective details of the base branch/office should be reported.

Item No.5 (a):

The name of the Village/Town/City/Municipality/Municipal Corporation under the jurisdiction of which the locality mentioned at item No.4.4 is included, is to be written. The name of the village is to be written if the branch/office/NAIO is opened in a village, which is a revenue unit/centre. In case of mobile office or mobile ATM, respective details of the base branch/office should be reported.

Caution:

If the name of the centre in item no. 5(a) is not written correctly, then the branch/office/NAIO may get wrongly classified with incorrect Part-II code. The name of Panchayat/Block/Tehsil/District, etc. should not appear against item Nos. 4.4 & 5(a) unless the branch/office/NAIO is located in the head quarter of the Panchayat/Block/Tehsil/District.

Item No. 5(e): (refer Item No. 5(a) also)

Latest Census population figure of the Centre (revenue unit) where the branch/office/NAIO is located should be stated. Population of whole of Panchayat/Block/tehsil/district, etc., should not be considered. Population of a revenue centre can be obtained from Census Handbook/Local Census Authority or from local administration such as District Collector/ Tehsildar/Block Development

Officer, etc., and a certificate (in original) to this effect, covering following two aspects, should be collected from the concerned local administration and forwarded:

- (i) Name of the revenue centre, where the branch/office/NAIO under reference is located.
- (ii) Population of the said revenue centre as per the latest census report.

Item No. 6:

An office is administratively independent, if it maintains separate books of accounts and is required to submit one or more BSR returns to RBI.

If there is no administratively independent branch/office of a regional rural bank or of any other commercial/co-operative bank in the centre (revenue unit), as referred to at item 5(a) above, within the limits of which the new branch/office is located, then put tick mark (✓) against "No", otherwise put tick mark (✓) against "Yes".

Item No.7 (a):

The names & respective codes of different types (business status) of branches/offices/NAIOs are listed in categories I to IV below. The appropriate status name & corresponding code is to be written.

As the list is not exhaustive, please state exact status of the office/ branch/NAIO under "Any other branch/office/NAIO " category:

I. IN CASE OF ADMINISTRATIVE OFFICE

CODE STATUS NAME

- (01) Registered Office
- (02) Central/Head Office/Principal Office
- (03) Local Head Office
- (04) Regional Office/Area Office/Zonal Office/Divisional Office/ Circle Office
- (05) Funds Management Office
- (06) Lead Bank Office
- (07) Training Centre
- (09) Any other administrative office (not included above, pl. specify)

II. IN CASE OF GENERAL BANKING BRANCH

CODE STATUS NAME

- (10) General Banking Branch

III. IN CASE OF SPECIALISED BRANCH

(A) Agricultural Development/Finance Branches

- (11) Agricultural Development Branch (ADB)
- (12) Specialised Agricultural Finance Branch Hi-Tech.(SAFB Hi-tech)
- (13) Agricultural Finance Branch (AFB)

(B) S.S.I./Small Industries and Small Business Branches

- (16) Small Business Development Branch/office
- (17) Small Scale Industries Branch (SSI)
- (18) Small Industries & Small Business Branch (SIB)

(C) Industrial/Corporate Finance/Large Advances Branches

- (21) Industrial Finance Branch (IFB)

- (22) Corporate Finance Branch (CFB)
- (23) Hire-Purchase and Leasing Finance Branch
- (24) Industrial Accounts Branch
- (25) Large Advances Branch
- (26) Business Finance Branch
- (27) Mid Corporate Branch
- (D) Asset Recovery Management/Industrial Rehabilitation Branches
 - (30) Asset Recovery Management Services Branch (ARMS)
 - (31) Industrial Rehabilitation Branch
- (E) Capital Market/Custodial Services/Merchant/Mercantile Banking Branches
 - (35) Capital Market Services Branch (CMS)
 - (36) Custodial Services Branch
 - (37) Merchant Banking Branch
 - (38) Mercantile Banking Branch
- (F) Overseas/International Banking Offices/Branches
 - (41) International Banking *Branch/office*
 - (42) Overseas Branch
 - (43) International Business Branch/Office/Centre
 - (44) International Exchange Branch
- (G) Commercial/Personal Banking Branches
 - (47) Non-Resident Indian (NRI) Branch
 - (48) Housing Finance Branch
 - (49) Personal Banking Services Branch
 - (50) Consumer Finance Branch
 - (51) Specialised Savings Branch
 - (52) Commercial and Personal Banking Branch
 - (53) Specialised Commercial Branch
 - (54) Draft Paying Branch
 - (55) Professionals Branch
 - (56) Locker Branch
 - (57) Specialised Trading Branch
 - (58) Diamond Branch
 - (59) Housing Finance Personal Banking Branch)
- (H) Collection & Payment/Quick(Fast) Service/STARS Branches
 - (63) Service Branch/Clearing Branch/Cell
 - (64) Collection and Payment Services Branch
 - (65) Quick Collection Branch
 - (66) Fast Service Branch
 - (67) Speedy Transfer and Realisation Services (STARS) Branch
- (I) Other type of Specialised Branches
 - (71) Treasury Branch (Government Business)
 - (72) Stock Exchange Branch
 - (73) Auto-Tech Branch
 - (74) Fund Transfer Services (FTS) Branch
 - (75) Weaker Sections Branch

- (76) Security Services Branch
- (77) Specialised Woman Entrepreneurs Branch
- (78) Specialised Cash Management Services Branch
- (79) Microsafe Branch for Self Help Groups
- (80) Any other category of specialised branch/office (not included above, pl. specify)

IV. IN CASE OF NON-ADMINISTRATIVELY INDEPENDENT OFFICE(NAIO)

- (85) Extension Counter
- (86) Satellite Office
- (87) Mobile Office
- (88) Service Branch*
- (89) Mobile ATM
- (90) On-site ATM
- (91) Off-site ATM
- (92) Representative Office
- (93) Exchange Bureau
- (99) Any Other NAIOS (not included above, pl. specify)

** If it is not maintaining separate books of accounts*

Item No. 7(b):

NAIO are Offices for which separate books of accounts are not maintained and not required to submit BSR returns to RBI. Name of the base branch/office and its Uniform Code Numbers are to be provided with which the accounts of NAIO(s) will be maintained.

Item No. 8(ii)(A)(d):

The appropriate Code among the options listed below is to be indicated:

Code: Type of Area

- (0) Normal area
- (1) Border area
- (2) Disturbed area (High Risk)
- (3) Area affected by natural calamities (flood/earth - quake prone area, etc.)
- (4) Area not having adequate transport facility due to snowfall, etc.

Note: For further clarification contact or write to

**The Director,
Banking Statistics Division,
Department of Statistics and Information Management,
Reserve Bank of India, Central Office,
C-9, 6th floor, Bandra-Kurla Complex,
Bandra (East), Mumbai - 400 051.
Phone: (022) 2657 8100 ext. 7360
Fax: (022) 2657 0847 / 2657 2319**

A. Statement of operationalisation of mobile branches/offices to be submitted by banks to RBI as and when effected.

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. Statement of operationalisation of mobile ATMs to be submitted by banks to RBI as and when effected.

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 Mobile ATM

Particulars to be furnished by the bank in respect of its request for an Extension Counter (E.C.)

PART - I

1. Name of the bank
2. Name of the institution & its full postal address where Extension Counter is sought to be opened.
3. Name & address of the base office of the bank to which E.C. is proposed to be attached.
4.
 - i) Distance between the base office and the proposed extension counter.
 - ii) Distance between the proposed E.C. and the nearest office of the applicant bank (including E.C., mobile office, satellite office, etc.)
 - iii) Distance between the proposed E.C. and the nearest offices/ extension counters, mobile offices etc. of *Other banks (including urban-Co.op. banks)

	Name of bank	Type of office	Distance
(i)	_____	_____	_____
* Other than the bank applying for the counter	(ii)		
	(iii)		
 - iv) Particulars of Employees' Co-op. Credit Society, if any, functioning in the premises.
5.
 - i) Name of the **Principal Banker** to the institution at which the Extension Counter is sought to be established.
 - ii) Whether the institution has agreed to provide accommodation for housing the E.C?
 - iii) Whether the institution has any objection to the members of the public other than the staff/ employees/workers/institution being allowed access for availing of banking facilities within the

campus /premises at the extension counter? If so, the reasons there for.

(A LETTER FROM THE COMPETENT AUTHORITY OF THE INSTITUTION AS IN THE PRESCRIBED PROFORMA GIVEN IN PART II OF THE APPLICATION SHOULD BE ENCLOSED IN SUPPORT OF THE ABOVE)

6. i) Name/s of the banker/s other than the Principal Banker to the Institution referred to in 5(i)
- ii) The type of accounts & extent of deposits maintained by the institution with each of the above banker/s.
7. i) Number & types of clientele specifically attached to the institution whose banking needs are to be catered to (Please give separate figures)
Staff/Workers/Students/Teachers/Others* (specify) TOTAL

 =====
- ii) Estimated No. of other general public etc. whose requirements are to be met
 =====
8. (a) Amount of deposits expected within two years of operation at the counter from :
- | | <u>First Year</u> | | <u>Second year</u> | |
|--|-------------------|---------------|--------------------|---------------|
| | No. of | Amt. | No. of | Amt. |
| | A/cs. | | A/cs. | |
| | ----- | ----- | ----- | ----- |
| i) Staff/ Workers/ Students / Teachers * of the institution itself | | | | |
| ii) The institution | | | | |
| iii) The General Public | | | | |
| (b) Daily quantum of cash transactions | Number | Amount | Number | Amount |
| * Delete whichever is not applicable | | | | |
9. Reasons for opening an E.C.
10. Nature of transactions to be conducted at the proposed E.C.
11. Amount of rent, if any, payable (excluding incidentals) by the bank, rate of rent & areas offered for locating the extension counter.
12. Amount of commercial rate of rent

- as prevalent in the area or as approved by State/Central Govt.
13. Brief calculations as to the viability/ economics of the proposal for a period of 3 years.

Date: _____

(Signature & Seal of the applicant bank)

Declaration to be made by the competent authority of the institution in the premises of which the E.C. is proposed to be opened

PART - II

Date: _____

1. We have requested _____ to open its extension counter in the _____ in
(Name of the bank)
The premises of _____ for the
(Name & full address of the institution)
benefit of the following persons attached to the above institution. @

- | | | |
|-------------------|-------|---|
| * Workers | | } Please indicate actual numbers separately |
| * Staff/Employees | | |
| * Students | | |
| * Teachers | | |

@(Where there are more than one institution being managed by the authority issuing this letter which are also to be benefitted by the E.C., 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) _____ is our
(Name of the bank and place)
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 _____
(latest position please)

Name of the bank	Type of account(s) maintained	Amount (Rs. in _____)
1. _____		
2. _____		
3. _____		
4. _____		

3. We undertake to provide necessary accommodation for the extension counter within the premises of our institution (mentioned at S. No. 1 above).

4. We have no objection to allow outsiders to have access to the extension counter.
5. If the extension counter is proposed to be 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)

To be filled in by the applicant bank

The information furnished by the institution in para 1 is verified by us and found to be correct.

(Signature & seal of the applicant bank)

This certificate should be submitted **in original**, by the applicant bank to Reserve Bank of India along with its application for E.C. in the prescribed proforma.

List of Circulars consolidated by the Master Circular

No.	Circular No.	Date	Subject
1.	DBOD.No.BL.BC.105/22.01.009/2011-12	17.05.2012	Financial Inclusion – Use of Business Correspondents
2.	DBOD.No.BL.BC.82/22.01.009/2011-12	02.03.2012	Financial Inclusion by Extension of Banking Services - Use of Business Correspondents (BCs)
3.	DBOD.No.BL.BC.60/22.01.001/2011-12	29.11.2011	Branch Authorization Policy – Relaxation- opening of Tier 2 branches under general permission
4.	DBOD.No.BL.BC.24/22.01.001/ 2011-12	15.07.2011	Branch Authorization Policy - Opening of branches in unbanked rural centres
5.	DBOD.No.BL.BC.82/22.01.009/2011-12	02.03.2012	Financial Inclusion by Extension of Banking Services – Use of Business Correspondents (BCs)
6.	DBOD.No.BL.BC.60/22.01.001/2011-12	29.11.2011	Branch Authorisation Policy-Relaxation – Opening of Tier 2 Branches under general permission
7.	DBOD.No.BL.BC.24/22.01.001/ 2011-12	15.07.2011	Branch Authorisation Policy – Opening of Branches in unbanked rural centres
8.	DBOD.No.BL.BC.78/22.01.001/2010-11	27.01.2011	Section 23 of the Banking Regulation Act 1949 – Relaxations in Branch Authorisation Policy
9.	DBOD.No.BL.BC.43/22.01.009/2010-11	28.09.2010	Financial Inclusion by Extension of Banking Services – Use of Business Correspondents (BCs)
10.	DBOD.No.BL.BC.27/22.01.001/2010-11	23.07.2010	Section 23 of the Banking Regulation Act 1949 – Mobile Branches and Mobile ATMs
11.	DBOD.No.BL.BC.99/22.01.009/2009-2010	26.04.2010	Financial Inclusion by Extension of Banking Services – Use of Business Correspondents (BCs)
12.	DBOD.No.BL.BC.72/22.01.001/2009-10	01.02.2010	Section 23 of the Banking Regulation Act, 1949 – Relaxations in Branch Authorisation Policy
13.	DBOD.No.BL.BC.65/22.01.001/2009-10	01.12.2009	Section 23 of the Banking Regulation Act, 1949 – Relaxations in Branch Authorisation Policy
14.	DBOD.No.BL.BC.63/22.01.009/2009-10	30.11.2009	Financial Inclusion by Extension of Banking Services – Use of Business Correspondents (BCs)
15.	DBOD.No.BL.BC.137/22.01.001/2008-09	12.06.2009	Section 23 of Banking Regulation Act, 1949 -Relaxations in Branch Authorisation Policy - Off Site ATMs
16.	DBOD.No.BL.BC.129/22.01.001/2008-09	24.04.2009	Financial Inclusion by

	1.009/2008-2009		Extension of Banking Services –Use of Business Correspondents (BCs)
17.	DBOD.No.BL.BC.36/22.01.009/2008-2009	27.08.2008	Financial Inclusion by Extension of Banking Services –Use of Business Correspondents (BCs)
18.	DBOD.No.BL.BC.35/22.01.009/2008-2009	27.08.2008	Financial Inclusion by Extension of Banking Services –Use of usiness Correspondents (BCs) – Section 25 companies
19.	DBOD.No.BL.BC.32/22.01.03/2008-09	21.08.2008	Acquisition of accommodation on Lease/Rental basis by Commercial Banks for their branches/offices – Liberalisation of guidelines.
20.	DBOD.No.BL.BC.16/22.01.001/2008-09	01.07.2008	MasterCircular on Branch Authorisation
21.	DBOD.No.BL.BC.74/22.01.009/2007-2008	24.04.2008	Financial Inclusion by Extension of Banking Services – Use of Business Facilitators and Correspondents
22.	DBOD.No.BL.BC.16/22.01.001/2007-08	02.07.2007	MasterCircular on Branch Authorisation
23.	DBOD.No.BL.BC.99/22.01.010/2006-2007	24.05.2007	Doorstep Banking
24.	DBOD.No.BL.BC.59/22.01.010/2006-2007	21.02.2007	Doorstep Banking
25.	DBOD.No.BL.BC.11/22.01.001/2006	01.07.2006	Master Circular on Branch Authorisation
26.	DBOD.No.BL.BC.72/22.01.009/2005-2006	22.03.2006	Financial Inclusion by Extension of Banking Services – Use of Business Facilitators and Correspondents
27.	DBOD.No.BL.BC.58/22.01.001/2005-2006	25.01.2006	Financial Inclusion by Extension of Banking Services – Use of Business Facilitators and Correspondents
28.	DBOD.No.BL.BC.55/22.01.001/2005-06.	23.01.2006	Branch Authorisation Policy
29.	DBOD.No.BL.BC.35/22.01.001/2005-06.	08.09.2005	Liberalization of Branch Authorisation Policy
30.	DBOD.No.BL.BC.24/22.01.001/2005-06.	03.08.2005	Branch Expansion Strategy of banks
31.	DBOD.No.BL.BC.92/22.01.001/2004-05.	20.05.2005	Submission of Quarterly Return- Proforma I &II
32.	DBOD.No.BL.BC.86/22.01.001/2004-05	30.04.2005	Doorstep Banking

33.	DBOD.No.BL.BC.82/22.01.001/2004-05.	27.04.2005	Shifting of branches/ offices-Rationalization of procedure
34.	DBOD.No.BL.BC.39/22.01.001/2004-05.	10.09.2004	Opening of central processing centres/ back offices etc.
35.	DBOD.No.BL.BC.23/22.01.001/2003.	11.09.2003	Providing Depository Services at Extension Counters.
36.	DBOD.No.BL.BC.13/22.01.001/2003.	18.08.2003	Take over of bank branches.
37.	DBOD.No.BL.BC.5/22.01.001/2003.	23.07.2003	Third party transfer of funds through ATMs.
38.	DBOD.No.IBS.BC.32/23.03.001/2002-2003.	17.10.2002	Closure of branches of foreign banks.
39.	DBOD.No.BL.BC.74/22.01.001/2002.	11.03.2002	Conversion of General Branches into Specialised SSI branches.
40.	DBOD.No.BL.BC.62/22.01.001/2002.	28.01.2002	Third Party advertisement on ATM Network.
41.	DBOD.No.BL.BC.23/22.01.001/2000-01.	12.09.2000	Opening of branches/ extension counters/ shifting etc.- Obtention of prior licence.
42.	DBOD. No. BL.BC 13/22.01.03/ 2000-01	04.08.2000	Acquisition of Accommodation on Lease/Rental basis by Commercial Banks for their use
43.	DBOD.BC.No.127/12.05.005/99-2000.	30.11.1999	Rationalisation of Returns submitted by banks to RBI
44.	DBOD.No.BL.BC.105/22.01.03/98	11.11.1998	Acquisition of Accommodation on Lease/Rental basis by Commercial Banks for their use
45.	DBOD.No.BL.BC.74/22.01.001/98.	29.07.1998	Shifting of Rural branches outside the Block/ Service Area and closure of rural branches.
46.	DBOD.No.BL.BC.115/22.01.001/97	21.10.1997	Branch Banking Statistics-Submission of Monthly Returns-Revision of Proformae II & III
47.	DBOD.No.BL.BC.64/22.01.003/97.	05.06.1997	Opening of offices of commercial banks in the National Capital Territory (NCT) of Delhi.
48.	DBOD.No.BL.BC.76/22.01.001/96.	17.06.1996	Delegation of administrative powers to Regional Offices of DBOD.
49.	DBOD.No.BP.BC.60/21.03.051/96	16.05.1996	Automated Teller Machines (ATMs)
50.	DBOD.No.BP.BC.123/21.03.051/95.	16.10.1995	Automated Teller Machines (ATMs)
51.	DBOD.No.BP.BC.152/21.03.051/94	29.12.1994	Automated Teller Machines (ATMs)
52.	DBOD.No.BL.BC.152/22.01.001/93	24.08.1993	Opening /Closing of bank branches.
53.	DBOD.No.BL.BC.41/22.01.001/92.	09.10.1992	Delegation of authority to banks for shifting of offices, spinning-off of business etc.

54.	DBOD.No.BL.BC.132/22.0 1.001/92.	20.05.1992	Delegation of authority to banks for shifting of offices, opening of controlling offices, spinning-off of business etc.
55.	DBOD.No.BL.BC.24/BL.66/ 91	06.09.1991	Change in names of offices/branches in Kerala.
56.	DBOD.No.BL.BC.132/C.16 8 (M)-91.	11.06.1991	Opening of Specialised Housing Finance Branches.
57.	DBOD.No.BL.BC.81/C168 (64D)-91.	16.02.1991	Opening/closing of bank branches.
58.	DBOD.No.BL.BC.68/C168 (64D)-91	16.01.1991	Approach to future branch expansion.
59.	DBOD.No.BL.BC.16/C168 (64D)-90	12.09.1990	-do-
60.	DBOD.No.BL.BC.72/C168 (64D)-87	14.12.1987	Branch Licensing Policy 1985-90 - Setting up of Satellite/mobile branches.
61.	DBOD.No.BL.BC.86/C168- 84	21.08.1984	Change in the name of branch necessitated due to change in name of locality/street etc.
62.	DBOD.No.BL.BC.147/C16 8-78	20.10.1978	Change in name of branches of banks
63.	DBOD.No.BL.99/C.168-68	19.01.1968	Opening of Mobile Offices