Guidelines for Co-operative Banks on the use of CISBI

RBI has been using the Master Office File (MOF) system for maintaining the information base on locational and business activity details of all bank branches / offices as reported by banks in terms of extant branch authorisation circulars issued by the regulatory department [i.e., the Department of Regulations (DoR)] in RBI. The Basic Statistical Returns (BSR) codes (Part-I & Part-II) are allotted through the MOF system.

2. Consistent with the needs of branch licencing and financial inclusion policies as well as the need for requisite coverage of additional dimensions/features in a secure manner, the MOF system is replaced by a new web-based 'Central Information System for Banking Infrastructure (CISBI)'. The Bank Branch Statistics Division (BBSD) in the Department of Statistics and Information Management (DSIM), Reserve Bank of India would be the nodal unit for CISBI and would co-ordinate with other RBI Departments, banks, other financial institutions and stakeholders.

3. Under the new system, information related to Bank, Branches, Office, NAIOs, other fixed customer service points (CSPs) (e.g., ATMs, etc.) shall be submitted in CISBI. For accessing CISBI, each bank is allotted two types of user IDs: (i) 'Bank Admin ID' and (ii) 'Bank User ID'. RBI (DSIM-BBSD) will create single 'Bank Admin ID' for each bank, who in turn would create multiple 'Bank User IDs'. Banks can update information related to their bank by using 'Bank Admin ID' and can report new branches / offices / NAIOs / CSPs or can report any change in status / address, closure / merger / conversion / relocation / upgradation, etc. of existing branches / offices / NAIOs / CSPs by using both the IDs. However, only 'Bank Admin ID' (and not 'Bank User ID') can make changes in the information related to their Bank.

4. All the co-operative banks have to submit the above information in CISBI which will be validated and published by RBI. For getting 'Bank Admin ID', a bank shall provide an authorised email ID on which RBI (DSIM-BBSD) can forward 'Bank Admin ID' and its password in two different emails. A new bank seeking reporting access to CISBI,

shall contact RBI (DSIM-BBSD) with a request letter providing details of the bank's nodal person, an email ID for receiving the login credentials and certain basic documents as under:

a) Certificate of incorporation from the Registrar of Co-operative Societies / Central Registrar of Co-operative Societies.
b) Licence / Authorisation to carry on banking business from RBI.
c) A letter of commencement of business in India.
d) The Press release by RBI regarding commencement of business.
e) A copy of registered Bye Laws.

5. Based on the documents, as mentioned above, RBI (DSIM-BBSD) will open an account of the bank in CISBI system by filling its 'Basic Details' in the system.

6. System will generate the 'Bank Admin ID' and will automatically send email notification of 'Bank Admin ID' and its Password (in two separate emails) on the designated email ID of the bank.

7. The bank shall login on the CISBI portal (https://cisbi.rbi.org.in) using its allotted 'Bank Admin ID' and change the allotted password on the first login.

8. The bank shall fill all other information pertaining to the bank and submit on the CISBI portal. RBI will validate and publish the information in CISBI.

9. After submission of the complete information related to the bank, CISBI will generate Bank-Code and Bank Working Code.

10. After getting the Bank / Bank Working Code, the bank can create 'Bank User ID' for its internal users. Management of 'Bank User ID' will remain the responsibility of the bank.

11. The banks can submit the information related to its new branch / office / NAIOs /CSPs as per the proforma by login through 'Bank Admin ID' or 'Bank User ID'.

12. For reporting any change in the existing information, the bank shall edit the existing information and indicate the effective date of change.

13. The banks can also use the facility to access / download the data relating to them.

14. 'Instructions for Filling Proforma' are given in **Annex V**.

15. The bank shall reset the password every three months. In case the password expires, or it is forgotten, they can login on CISBI and (a) Use 'Bank Admin ID' to reset the password for Bank User ID' and (b) contact CISBI helpdesk for resetting the password of 'Bank Admin ID'.

16. All the changes will be reflected in the system and accordingly will go in the database only after the approval of RBI.

17. Nil Report: Nil report will show the status of the bank in CISBI, i.e., total number of functioning branches /offices/NAIOs/other fixed customer service points (CSPs) (ATMs etc.) as on last day of the month as well as opened/closed during the month. Report will be generated from CISBI itself and banks will authenticate that the information in CISBI is correct and updated. If a bank finds any difference in the 'Nil Report' generated by CISBI and the actual status, it should first update the information in CISBI, then generate 'Nil Report' and submit it through CISBI. (No hard copy is required).

18. In the last week of every month, the bank shall generate 'NIL Report' for position as on last day of previous month, authenticate it and submit on CISBI. For example, 'NIL Report' for the month of June 2019 shall be generated and submitted in the last week of July 2019.