



## Annex I

### A. Additional Information to be furnished by promoters along with relevant supporting documents

#### A.1 Existing Structure

1. Information on the individual promoter :
  - (1) Self-declaration by the individual promoters as per [Appendix I](#).
  - (2) Detailed profiles on the background and experience of the individual promoters, his/their expertise, track record of business.
2. Information on the individuals and entities in the promoter group :
  - (1) Names and details of other entities in the promoter group as per [Appendix II](#) (if not covered in [Appendix I](#)).
  - (2) Shareholding pattern of all the entities in the promoter group along with the details of their Significant Beneficial Owners.
  - (3) A pictorial organogram indicating the corporate structure of all the entities in the group indicating the shareholding and total assets of the entities.
  - (4) Annual reports of the past five years of all the group entities.
3. Information on the entity converting/promoting the bank:
  - (1) Declaration by the promoting / converting entity as per [Appendix III](#). Information related to the main individual promoter/ significant beneficial owner behind the promoting/ converting entity as per [Appendix I](#) and [Appendix II](#).
  - (2) Shareholding pattern of the promoting / converting entity.
  - (3) Memorandum and Articles of Association and financial statements of the promoter entity for the past five years (including a tabulation of important financial indicators for the said years), board composition and representation of the Directors over a period of ten years, income tax returns for last three years, C.A certificate indicating source of funds for promoting / converting entity.

#### A.2 Proposed Structure

4. The applicants should furnish detailed information about the persons/entities, who would subscribe to 5% per cent or more of the paid-up voting equity share capital (shareholding pattern) of the proposed bank/ NOFHC, including foreign equity participation in the proposed bank/ NOFHC as per the Form A of the Guidelines provided in the [Reserve Bank of India \(Small Finance Banks – Acquisition and](#)



[Holding of Shares or Voting Rights\) Directions, 2025](#) and as amended from time to time. Also, the sources of capital of the above major shareholders along with details regarding their significant beneficial ownership, if any, shall be furnished as per the aforesaid directions.

5. The proposed promoter shareholding and plan for dilution of promoter shareholding in compliance with the guidelines.
6. Proposed management of the bank, if finalised.

### **A.3 Project Report**

7. A project report covering business potential and viability of the proposed bank, the proposed area of operation, the business plan any other financial services proposed to be offered, plan for compliance with prudential norms on CRR/SLR, composition of loan portfolio, priority sector, etc. as per the guidelines, and any other information that is considered relevant. The project report should give as much concrete details as feasible, based on adequate ground level information and avoid unrealistic or unduly ambitious projections. The business plan should address how the bank proposes to achieve financial inclusion and in the case of an NBFC / MFI applicant, how the existing business of NBFC / MFI will fold into the bank or divested / disposed of.

*Explanation (1):* Business plan should, *inter alia*, include (but not limited to), the underlying assumptions, the existing infrastructure/ network/ branches, and the proposed product lines, target clientele, target locations, usage of technology, risk management, plans relating to human resources, branch network, alternative points of presence, opening of branches in unbanked rural areas, priority sector compliance, financial projections for five years, etc.

*Explanation (2):* In case of NBFC applicants, information on existing CRR / SLR requirement, projected CRR / SLR requirement and plan for compliance with statutory norms on CRR / SLR may be given.

*Explanation (3):* Financial Inclusion Plan should include (but not limited to), details of joint venture or partnership for offering financial inclusion products, promoting financial literacy, achieving the objective of small finance banks, etc.



#### **A.4 Any other information**

8. The promoters may furnish any other relevant information and documents supporting the applications. Further, the RBI may call for any other additional information, as may be required, in due course.



**Self-declaration from the main individual promoter of the promoter group**

**The applicant's name:**

S. No	Aspect	Remarks
1.	Name of the main individual promoter (including previous names, if any) <sup>1</sup>	
2.	Details of bio-data	Form I
3.	Proposed shareholding amount and percentage of shareholding in the bank	
4.	Net worth of the main individual promoter(duly certified by a CA)	
5.	Average income over last 5 years	
6.	Source of funds for the proposed shareholding in the bank (Duly certified by the Chartered Accountant)	
7.	Name of the Hindu Undivided Family (HUF) in which the main individual promoter is a member/karta along with its proposed shareholding in the bank (in ₹ and %)	
8.	List of entities in which the HUF is holding 10% or more of the equity share capital along with the percentage of shareholding	Form II
9.	List of relatives of the main individual promoter with relationship (Refer Section 2 (77) of the Companies Act, 2013 and Rules made there under) and their proposed shareholding / voting rights in the bank	Form III
10.	List of persons acting in concert (as defined in explanation1(a) to section 12 B of Banking Regulation Act, 1949) with the main individual promoter and their proposed shareholding / voting rights in the bank	Form IV

<sup>1</sup> If there are more than one individual promoter in the group, separate declaration forms are to be submitted



11.	List of associate enterprises (as defined in explanation1(c) to section 12 B of Banking Regulation Act, 1949) and their proposed shareholding / voting rights in the bank	Form V
12.	List of entities in which the main individual promoter is holding 10% or more of the capital of such entities and their proposed shareholding / voting rights in the bank	Form VI
13.	List of entities, if any, in which the main individual promoter is considered as being interested [Refer Section 184 of Companies Act, 2013] and their proposed shareholding / voting rights in the bank	Form VII
14.	List of entities in which the entities named in 1, 7 to 13 above collectively are holding 10% or more of the equity share capital of that entity	Form VIII
15.	List of entities in which persons / entities named in 1, 7 to 14 above have individually or collectively divested their shareholding in the past 5 years	Form IX
16.	Aggregate proposed shareholding of the entities named in 1 & 7 to 15 above in the bank (₹ and %)	
17.	Source of funds for the entities named in 1 & 7 to 15 above for the proposed aggregate shareholding in the bank (Duly certified by the Chartered Accountant)	
18.	In case of having voting rights alone in the bank, the details of agreement with the shareholder in brief	
19.	If the person / entity listed in 1 & 7 to 15 above is a member of a professional association / body, details of disciplinary action, if any, pending or commenced or resulting in conviction in the past against him / her or whether he / she has been banned from entry of at any profession / occupation at any time	
20.	Has the person / entity listed in 1 & 7 to 15 above been subject to any investigation at the instance of Government department or agency?	
21.	Details of prosecution, if any, pending or commenced or resulting in conviction in the past against person / entity listed in 1 & 7 to 15 above for violation of economic laws and regulations	
22.	Details of criminal prosecution, if any, pending or commenced or resulting in conviction in the past against the person / entity listed in 1 & 7 to 15 above	
23.	Has the person / entity listed in 1 & 7 to 15 above at any time been found guilty of violation of rules / regulations / legislative requirements by customs / excise / income tax / foreign exchange / other revenue authorities, if so give particulars	
24.	Whether the person / entity listed in 1 & 7 to 15 above has at any time come to the adverse notice of any regulator/investigative agency including issuance of Show Cause Notice. (Though it shall not be necessary for a person to mention in the column about orders and findings made by	



	regulators which have been later on reversed / set aside in toto, it would be necessary to make a mention of the same, in case the reversal / setting aside is on technical reasons like limitation or lack of jurisdiction, etc., and not on merit. If the order of the regulator is temporarily stayed and the appellate / court proceedings are pending, the same also should be mentioned).	
25.	Whether the person / entity listed in 1 & 7 to 15 above has been convicted for any offence under any legislation designed to protect members of the public from financial loss due to dishonesty, incompetence or malpractice.	
26.	Details of shareholding / voting rights of the person / entity listed 1 & 7 to 15 above in other banks and other institutions in the financial sector	
27.	Details of representation of the individual promoter on the Boards of other banks and other institutions in the financial sector	
28.	Income Tax returns of the individual promoter for last three years (if already submitted with the application, the same may be mentioned)	
29.	List of major entities listed in 7 to 15 above (covering at least 50% of the group's total assets or total revenue)	
30.	Audited annual reports of the entities listed in 29 above should be submitted for the last five years (if already submitted with the application, the same may be mentioned)	
31.	Any other explanation / information	

### **Undertaking**

I confirm that the above information is to the best of my knowledge and belief, true and complete. I undertake to keep the bank fully informed, as soon as possible, of all events which take place subsequent to submission of this declaration which are relevant to the information provided above.

Signature and stamp of the individual promoter

Place:

Date :



**Bio-data details of the main individual promoter of the group**

Name of the person (including previous names, if any)	
Date of birth	
Father's name	
PAN no.	
DIN no.	
Present Address	
Permanent Address	
Citizenship/Residential Status as per FEMA	
Occupation	
Income tax circle to which the individual belongs	
Bank, branch and account number (including credit facilities and non-fund based facilities availed)	
Details of experience in banking and finance	
Details of experience in other fields	



## **Form II**

**Entities in which the HUF is holding 10% or more of the equity share capital**

**\*(including previous names, if any)**



### **Form III**

**Details of the relatives (Refer Section 2 (77) of the Companies Act, 2013 and Rules made there under) of main individual promoter behind the group**

**\*(including previous names, if any)**



## **Form IV**

**Details of the persons acting in concert (as defined in explanation 1(c) to section 12 B of Banking Regulation Act, 1949)  
with the individual promoter of the group**

**\*(including previous names, if any)**



## **Form V**

**Details of associate enterprises (as defined in explanation1(a) to section 12 B of Banking Regulation Act, 1949) of the individual promoter**

**\*(including previous names, if any)**



## **Form VI**

**Details of entities in which the individual promoter is holding 10% or more of the capital of such entities**

**\*(including previous names, if any)**



## Form VII

**Details of entities in which the individual promoter is considered as being interested [Refer Section 184 of Companies Act, 2013]**

**\* (including previous names, if any)**



## Form VIII

**Details of entities in which aggregate shareholding is 10% or more (by individual promoter, HUF, entities in which the HUF is having shareholding 10% or more, relatives, persons acting in concert, associate enterprises, entities in which the individual promoter is having shareholding 10% or more & entities in which the individual promoter is considered as being interested)**

Name of the entity*	Relationship with the individual promoter along with breakup of the present shareholding	Date of incorporation	Nature of business activity	Registered Office address	PAN no.	TAN No.	CIN no.	Income tax circle to which the entity belongs to	Name of the regulator	Registration details in case the entity is regulated	As on March 31,		Proposed shareholding in the bank		
											---	-	Total assets (₹ in crores)	Total revenue (₹ in crores)	In ₹

\*(including previous names, if any)



## Form IX

Details of entities in which; individual promoter, HUF, entities in which the HUF is having shareholding 10% or more, relatives, persons acting in concert, associate enterprises, entities in which the individual promoter is having shareholding 10% or more & entities in which the individual promoter is considered as being interested; have individually or collectively divested their shareholding in the past 5 years

**\*(including previous names, if any)**



## Appendix II

## Details of other entities in the promoter group

**\*(including previous names, if any)**



### Appendix III

#### Declaration to be submitted by the promoting / converting entities

S. No	Aspect	Remarks
1.	Name of entity (including previous names, if any)	
2.	Details of the entity	Form X
3.	Ownership and control status of the entity	
4.	Shareholding pattern of the entity along with details of its main individual promoter/ Significant Beneficial Owner	
5.	Proposed shareholding and voting rights of the entity in the bank	
6.	Net worth of the entity (duly certified by a CA)	
7.	Source of funds for the proposed shareholding in the bank (Duly certified by the Chartered Accountant)	
8.	Aggregate proposed shareholding in the bank (amount and %) by the promoter group, persons acting in concert (as defined in explanation 1(a) to section 12 B of Banking Regulation Act, 1949), associate enterprises (as defined in explanation 1(a) to section 12 B of Banking Regulation Act, 1949) and by entities in which the promoter group is considered as being interested [Refer Section 184 of Companies Act, 2013]	Form XI
9.	Source of funds for the aggregate shareholding in the bank as indicated in 7 above (Duly certified by the Chartered Accountant)	
10.	If the entity is a member of a professional association / body, details of disciplinary action, if any, pending or commenced or resulting in conviction in the past against it or whether it has been banned from entry of at any profession / occupation at any time	
11.	Has the entity been subject to any investigation at the instance of Government department or agency?	
12.	Details of prosecution, if any, pending or commenced or resulting in conviction in the past against the entity for violation of economic laws and regulations	



S. No	Aspect	Remarks
13.	Details of criminal prosecution, if any, pending or commenced or resulting in conviction in the past against the entity	
14.	Has the entity at any time been found guilty of violation of rules / regulations / legislative requirements by customs / excise / income tax / foreign exchange / other revenue authorities, if so give particulars	
15.	Whether the entity has at any time come to the adverse notice of any regulator/investigative agency including issuance of Show Cause Notice. (Though it shall not be necessary for a person to mention in the column about orders and findings made by regulators which have been later on reversed / set aside in toto, it would be necessary to make a mention of the same, in case the reversal / setting aside is on technical reasons like limitation or lack of jurisdiction, etc, and not on merit. If the order of the regulator is temporarily stayed and the appellate / court proceedings are pending, the same also should be mentioned).	
16.	Whether the entity has been convicted for any offence under any legislation designed to protect members of the public from financial loss due to dishonesty, incompetence or malpractice.	
17.	Details of shareholding / voting rights of the entity in other banks and other institutions in the financial sector	
18.	Details of representation of the entity on the Boards of other banks and other institutions in the financial sector	
19.	Income tax returns of the entity for the last three years	
20.	Audited annual reports of the entity for the last 3 years	
21.	Any other explanation / information	

### **Undertaking**

I confirm that the above information is to the best of my knowledge and belief, true and complete. I undertake to keep the bank fully informed, as soon as possible, of all events which take place subsequent to submission of this declaration which are relevant to the information provided above. Signature and stamp of the promoting / converting entity

Place :

Date :



## Form X

## **Details of the promoting / converting entity**

\* To indicate the previous names also, if any



## Form XI

Aggregate proposed shareholding in the bank (amount and %) by the promoter group, persons acting in concert (as defined in explanation 1(a) to section 12 B of Banking Regulation Act, 1949), associate enterprises (as defined in explanation 1(a) to section 12 B of Banking Regulation Act, 1949) and by entities in which the promoter group is considered as being interested [Refer Section 184 of Companies Act, 2013]

\* To indicate the previous names also, if any