



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

RBI/DoR/2025-26/296

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Reserve Bank of India (Rural Co-operative Banks - Branch Authorisation)
Directions, 2025

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In exercise of the powers conferred by Section 23 read with 56 of the Banking Regulation Act, 1949, the Reserve Bank of India ('RBI') being satisfied that it is necessary and expedient in the public interest so to do, hereby issues the Directions hereinafter specified.

Chapter I – Preliminary

A. Short Title and Commencement

1. These Directions shall be called the Reserve Bank of India (Rural Co-operative Banks - Branch Authorisation) Directions, 2025.
2. These directions shall come into force with immediate effect.

B. Applicability

3. These Directions shall be applicable to Rural Co-operative Banks (hereinafter collectively referred to as 'banks' and individually as a 'bank').

In this context, 'rural co-operative banks' shall mean State Co-operative Banks and Central Co-operative Banks, as defined in the National Bank for Agriculture and Rural Development Act, 1981.

C. Definitions

4. In these Directions, unless the context states otherwise, the terms herein shall bear the meanings assigned to them below:
 - (1) 'Area of Operation' of a co-operative bank means the geographical area/s of operation stated in its byelaws, as approved by the registering authority and the Reserve Bank.
 - (2) 'Administrative Office' or 'Controlling Office' means a corporate, regional, zonal, or any other office, by whatsoever name called, that exercises control or oversight functions on Branches / Offices falling under its jurisdiction and undertakes internal administrative functions including oversight of bank's own staff and carries out no banking or business transactions. Direct interface with customers is not permitted.
 - (3) 'Back Offices' means a Central Processing Centre (CPC) or an Office, by whatever name called, that exclusively attends to functions such as data



processing, processing of loans, verification and processing of documents, issuance of cheque books, demand drafts etc. on requests received from other Branches and carries out other functions incidental to banking business. Direct interface with customers is not permitted.

5. All other expressions, unless defined herein, shall have the same meaning as have been assigned to them under the Banking Regulation Act, 1949 or the Reserve Bank of India Act, 1934 or any statutory modification or re-enactment thereto, or [Glossary](#) of Terms published by RBI or as used in commercial parlance, as the case may be.

Withdrawn



Chapter II – Branch Authorisation

A. State Co-Operative Banks

A.1 Opening of branches / extension counters

6. In a three-tier structure consisting of State Co-operative Banks (StCBs) at the apex level, Central Co-operative Banks (CCBs) at the intermediate level and Primary Agricultural Credit Societies (PACS) at the ground level, StCBs will be allowed to open branches / extension counters (ECs) in State capitals. In case a branch is required in district headquarters, the StCB may open a branch only for maintaining and servicing deposits of co-operative banks. In semi-urban / rural areas, where CCBs are non-existent, weak or virtually defunct, StCBs may be allowed to open branches, provided the CCB in the adjoining district is not in a position to extend its area of operation to cover the area (where CCB is non-existent) or to take over the weak / defunct CCB through merger. In all such cases, the recommendations of the Registrar of Co-operative Societies (RCS) of the concerned State will be required.
7. In a two-tier co-operative credit structure consisting of StCB and PACS, StCB may be allowed (except in north-eastern States, where general permission has been granted for opening branches anywhere in the States) to open branches in urban as well as rural centres.
8. The criteria and the procedure for opening of branches / extension counters / specialised branches within the area of operation of the StCBs are as follows:
 - (1) CRAR not being less than nine percent;
 - (2) No default in maintenance of CRR / SLR during the preceding financial year;
 - (3) Net NPA being less than five percent; and
 - (4) The StCB should have a track record of regulatory compliance and no monetary penalty should have been imposed on the StCB for violation of RBI directives / guidelines during last two financial years.

Explanation: The above parameters shall be as assessed by National Bank for Agriculture and Development (NABARD) in their latest inspection report.



9. In order to expedite regulatory approvals under Section 23 of the Banking Regulation Act, 1949 (AACs), an StCBs satisfying the above criteria may submit its applications in the prescribed format to the concerned Regional Office of RBI through NABARD for prior approval for opening of branches / specialised branches / extension counters / shifting of branches / upgradation of extension counters into full-fledged branches.

A.2 Opening of Specialised branches / Upgradation of Extension Counters

10. A StCB shall obtain prior approval of RBI for opening specialised branches (other than service branches) for conducting foreign exchange business etc. and for upgradation of existing Extension Counters (ECs) into full-fledged branches.
11. The liberalised branch licensing procedure enunciated above, shall be followed only after obtaining the approval of the StCB's Board. An StCB shall approach the concerned regional office of Department of Regulation (DoR), RBI in its jurisdiction for necessary licence / amendment of licence using the Pravaah portal (<https://pravaah.rbi.org.in>).

A.3 Shifting of branches in Urban / Metropolitan and Port Town Centres

12. An StCB is allowed to shift their branches in urban / metropolitan / Port Town Centres within the same locality / municipal ward for which prior approval of RBI is not required. The new postal address of the branch and date of shifting to the new premises shall be submitted to RBI's concerned Regional Office soon after the shifting. However, shifting of a branch to a different locality / municipal ward other than the one mentioned in the licence shall require prior approval of RBI.

A.4 Splitting or part shifting of branches within the same Centre

13. Splitting of branches or part shifting of some of the departments of the parent branch may be made to nearby location due to space constraints, better customer service etc., without the prior approval of RBI subject to the condition that identical business shall not be conducted from both the premises.

A.5 Opening of Service Branches

14. An StCB may open Service Branches / regional collection centres for facilitating cheque clearing and allied work only at Metropolitan or large centres without



obtaining the prior approval of RBI.

A.6 Safe Deposit Locker Facility

15. An StCB shall apply to RBI through the Pravaah portal (<https://pravaah.rbi.org.in>) for necessary amendment in the licence, if it decides to provide locker facilities at any EC. The StCB shall be permitted to provide Safe Deposit Locker facility at its ECs, subject to the following conditions:

- (1) adequate security arrangements can be made;
- (2) the facility is open to locker-holders during specified hours only, which may be continuous period or in two separate spells, in mornings / evenings, taking into account the practicability / convenience of the StCB as well as the locker holders;
- (3) the organisation on whose premises the EC is functioning agrees to the EC providing Safe Deposit Lockers facility;
- (4) the facility provided is independently a viable proposition for the StCB; and
- (5) no additional staff is recruited for the purpose i.e., staff may be deployed from the existing manpower available.

A.7 Automated Teller Machines (ATMs)

16. An StCB does not require permission of RBI for installation of ATMs at branches and ECs for which it holds licence issued by RBI. The StCB shall, however, furnish to the concerned Regional Office of RBI (DoR) the particulars in the enclosed format in [Annex I](#) regarding installation of ATMs at the branches and ECs.

A.8 Off-site / Mobile Automated Teller Machines (ATMs)

17. An StCB shall be allowed to install Off-site ATMs / Mobile ATMs as per its need and potential in its area of operation without prior permission from RBI subject to satisfying the following criteria.

- (1) CRAR not being less than nine percent;
- (2) No default in maintenance of CRR / SLR during the preceding financial year;
- (3) Net NPA being less than five percent; and



- (4) track record of regulatory compliance and no monetary penalty should have been imposed on the StCB on account of violation of RBI directives / guidelines during last two financial years.

Explanation: The above parameters shall be as assessed by NABARD in their latest inspection report.

18. The StCB shall ensure that the proposals for the installation of Off-site / Mobile ATMs are duly approved by its Board of Directors.
19. Operationalisation of Off-site / Mobile ATMs by an StCB shall be subject to the following conditions:
 - (1) The StCB should be CBS compliant and satisfy eligibility criteria based on latest inspection Report.
 - (2) The business transacted at the off-site ATMs shall be recorded in the books of the respective branch / base branch / Centralised Data Centre.
 - (3) Mobile ATMs shall be linked to a branch and shall be operated strictly within the area of operation of the StCB.
 - (4) No person other than the security guard shall be posted at such OffSite ATM centre.
 - (5) The StCB shall make adequate stand-by arrangements for meeting the cash requirements of the ATM.
 - (6) The StCB shall ensure that only properly sorted and examined notes are put into circulation through the ATM.
 - (7) ATMs may be provided with ramps so that wheelchair 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.
 - (8) At least one third of new ATMs installed shall 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. The banks



may also bring the locations of such talking ATMs to the notice of their visually impaired customers.

- (9) An StCB shall not use the ATM screens / Network for Third party advertisement such as display of products of other manufacturers / dealers / vendors. However, there is no objection to the StCB utilising the ATM screens for displaying its own products.
20. The StCB shall report to the concerned Regional Office (DoR) of RBI under whose jurisdiction the Head Office of the StCB is functioning immediately after operationalisation of offsite / mobile ATMs and in any case not later than 15 days, as per the format enclosed ([Annex II](#)) and obtain authorisation under section 23 of the B. R. Act, 1949 (AACS) through the *Pravaah* portal (<https://pravaah.rbi.org.in>).

A.9 Extending Value-Added Services through ATMs

21. An StCB may offer all its products and services through the ATM channels, provided the technology permits the same and adequate checks are put in place to prevent the channel from being misused to perpetrate frauds on the StCBs / other genuine customers.
22. An StCB shall adhere to the guidelines relating to the security measures at ATMs issued by RBI vide circulars [DCM\(Plg.\)No.3641/10.25.007/2017-18 dated April 12, 2018](#) and [DCM\(Plg.\)No.2968/10.25.007/2018-19 dated June 14, 2019](#) and any subsequent instructions issued by RBI relating to security aspects at ATMs.

B. District Central Co-Operative Banks

B.1 Opening of new place of business

23. Pursuant to the amendment to the Banking Regulation Act (No.39 of 2020) dated September 29, 2020, a District Central Co-operative Bank (DCCB) is permitted to open new place of business / install ATMs or shift the location of such offices only after obtaining prior approval of RBI.
24. The criteria for opening of branches / extension counters / specialised branches / regional offices / zonal offices / administrative offices / shifting of branches / upgradation of extension counters into full-fledged branches by a DCCB shall be



as follows:

- (1) A licenced DCCB should have completed at least three years of operation;
- (2) CRAR not being less than nine percent;
- (3) No default in maintenance of CRR / SLR during the preceding financial year;
- (4) Net NPA being less than five percent;
- (5) The DCCB should have made a net profit during the preceding two financial years;
- (6) The DCCB should have a good track record of regulatory compliance and no monetary penalty should have been imposed on the DCCB for violation of RBI directives / guidelines during last two financial years; and
- (7) The DCCB should not have been placed under any specific direction issued by RBI during the preceding two financial years.

Explanation: The above parameters will be considered as they appear in the latest inspection report of NABARD.

25. In order to expedite the regulatory approvals under Section 23 of the Banking Regulation Act 1949 (AACS), the DCCB satisfying the criteria as mentioned above, shall submit its application in the format prescribed in the Banking Regulation (Co-operative Societies) Rules, 1966 to concerned Regional Office (DoR) of RBI for prior approval for opening of branches / extension counters / specialised branches / regional offices / zonal offices / administrative offices / shifting of branches / upgradation of extension counters into full-fledged branches using the Pravaah portal (<https://pravaah.rbi.org.in>). The DCCB shall also forward a copy of the application to NABARD which, in turn, shall forward their recommendation in the matter to RBI.
26. A DCCB shall be allowed to install on-site ATMs without seeking prior approval of RBI. The DCCB may also install off-site / mobile ATMs as per its need and potential in its area of operation without prior permission from RBI subject to satisfying the criteria as mentioned at paragraph 24 above. Further, the DCCB shall ensure that the proposal for installation of off-site / mobile ATMs is duly approved by their Board of Directors. Operationalisation of off-site / mobile ATMs



by a DCCB is subject to the following conditions:

- (1) The DCCB should be CBS compliant and satisfy eligibility criteria based on latest inspection Report.
- (2) The business transacted at the off-site ATMs shall be recorded in the books of the respective branch / base branch / Centralised Data Centre.
- (3) Mobile ATMs shall be linked to a branch and shall be operated strictly within the area of operation of the DCCB.
- (4) No person other than the security guard shall be posted at such off-Site ATM centre.
- (5) The DCCB shall make adequate stand-by arrangements for meeting the cash requirements of the ATM.
- (6) The DCCB shall ensure that only properly sorted and examined notes are put into circulation through the ATM.
- (7) ATMs may be provided with ramps so that wheelchair 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.
- (8) At least one third of new ATMs installed shall 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. The bank may also bring the locations of such talking ATMs to the notice of their visually impaired customers.
- (9) The DCCB shall not use the ATM screens / Network for Third party advertisement such as display of products of other manufacturers / dealers / vendors. However, there is no objection to the DCCB utilising the ATM screens for displaying its own products.
- (10) The off-site / mobile ATMs may be installed at centres / places identified by it within its existing area of operation, with the approval of its Board of Directors. This would, however, be subject to any direction which the RBI



may issue, including for closure / shifting of any such off-site / mobile ATMs, wherever so considered necessary.

- (11) The DCCB is free to offer all its products and services through the ATM channel provided the technology permits the same and adequate checks are put in place to prevent the channel from being misused.
27. The formats for reporting on-site / off-site / mobile ATMs by the DCCB are furnished in [Annex I](#) and [Annex II](#). The DCCB shall report to the concerned Regional Office (DoR) of RBI under whose jurisdiction the Head Office of the DCCB is functioning, immediately after operationalisation of the off-site / mobile ATMs and in any case not later than 15 days, as per the formats prescribed above and obtain authorisation under Section 23 of the Banking Regulation Act, 1949 (AACS) from the concerned Regional Office of the RBI using the Pravaah portal (<https://pravaah.rbi.org.in>).
28. The DCCB shall adhere to the guidelines relating to the security measures at ATMs issued by RBI vide circulars DCM(Plg.)No.3641/10.25.007/2017-18 dated April 12, 2018 and DCM(Plg.)No.2968/10.25.007/2018-19 dated June 14, 2019 and any subsequent instructions issued by RBI relating to security aspects at ATMs.

B.2 Shifting of Branches / Offices / Extension Counters

29. In terms of section 23(a), read with section 56 of Banking Regulation (BR) Act, 1949 (AACS), a DCCB may shift its Branches / Offices / Extension Counters located in the rural or semi-urban or urban / metropolitan areas, within the same village or town or locality / municipal ward respectively, without prior permission of RBI.
30. In this regard, the DCCB shall ensure that:
- (1) the decision to shift branch shall be taken by the Board after taking into account all the relevant factors including viability and should be properly recorded / minuted in the proceedings of the Board meeting;
 - (2) the shifting of branch shall be approved by Registrar of Cooperative Societies, as required under Co-operative Act / Rules applicable;



- (3) due care shall be taken that customers of the branch, which is being shifted, are informed two months in advance so as to avoid inconvenience to them;
- (4) a report in this regard shall be submitted by the DCCB in format, as per [Annex III](#), to the concerned Regional Office of RBI and NABARD within a month from the date of such shifting; and
- (5) branch licence shall be submitted in original to the concerned Regional Office of RBI for recording the change in the branch licence.

B.3 Guidelines on Closure of Branches and Extension Counters

31. A DCCB is allowed to close its un-remunerative branches without prior permission of RBI subject to the following conditions:

- (1) The DCCB should not have been placed under any directions under section 35A of the Banking Regulation Act, 1949 (AACS).
- (2) The decision to close down branches shall be taken by the Board after taking into account all the relevant factors and shall be properly recorded / minuted in the proceedings of the Board meeting.
- (3) The closure of branch shall be approved by Registrar of Cooperative Societies of the respective state.
- (4) The DCCB shall give two months notice in advance to all existing depositors / clients of the branch through press release in local leading newspapers as well as communicate to each constituent of the branch, well in advance of closure of the branch.
- (5) It shall return the original licence/s issued for the closed branch to the Regional Office concerned of RBI.
- (6) The disposal of the premises occupied by the erstwhile branch shall be reported to Regional Office of RBI concerned, NABARD and the RCS.
- (7) The DCCB shall report to the Regional Office of RBI and NABARD, in Form VI prescribed under Rule 8 of Banking Regulations (Co-operative Societies) Rules, 1966 after closing the branches, within one month from the date of closure, along with copies of the relative Board resolution and RCS



approval.

- (8) The DCCB shall preserve all the relevant records and make them available to NABARD inspection team for scrutiny during the course of inspection.

Withdrawn



Chapter III – Information Reporting

32. An RCB is required to submit the information with regards to its branches / offices / Customer Service Points (CSPs) / etc. as detailed below:

- (1) An RCB shall provide information in a single Proforma ([Annex IV](#)) online on Central Information System for Banking Infrastructure (CISBI) portal (<https://cisbi.rbi.org.in>). The instructions for submission of new Proforma online are given in [Annex V](#). The system allots Uniform Code Number (UCN) / Basic Statistical Return (BSR) code / Authorised Dealer (AD) code to bank branches / offices / NAIOs / CSPs. The CISBI portal contains the relevant circulars, user manuals and other relevant documents to facilitate reporting.
- (2) RBI has provided login credentials to Nodal Officers of the RCB for submitting its information in CISBI. Access to CISBI can also be sought by making a request through e-mail at mofbsd@rbi.org.in. An RCB shall submit information on CISBI portal as per guidelines given in [Annex VI](#) and thereafter bank branch / office / NAIO / other fixed CSPs i.e., other than ATMs, Cash Deposit Machines, Other Customer Services. etc., codes would be allotted by CISBI after due validations.
- (3) It is further advised that CISBI also has provision to maintain complete bank level details (e.g. bank category, bank-group, bank code, type of licence issued, registration details, area of operation, addresses of offices, contact details of senior officials, etc.) and history of all the changes with time stamp. After gaining first time access of the system, the RCB shall ensure to submit correct and updated Bank Level information in all the fields where submission / updation rights are available with the RCB. After initial submission of information on CISBI portal, a one-time confirmation stating that 'Correct and updated Bank level information has been submitted on CISBI' shall be sent by the RCB to the concerned Regional Office of Department of Supervision within one month of gaining access to the portal. Any subsequent changes in the bank level information shall be submitted for updation on the CISBI portal on immediate basis by the RCB.
- (4) An RCB shall submit immediately and in any case not later than one week,



the information relating to opening, closure, merger, shifting and conversion of bank branches / Offices / ATMs / NAIOS, etc. online through CISBI portal to DSIM, Banking Statistics Division, RBI, Central Office, C-8/9, Bandra-Kurla Complex, Mumbai-400051. At the CISBI portal, these changes are being implemented with immediate effect.

Withdrawn



Chapter IV – Repeal and other Provisions

A. Repeal and saving

33. With the issue of these Directions, the existing Directions, instructions, and guidelines relating to branch authorisation as applicable to Rural Cooperative Banks stand repealed, as communicated vide [circular DOR.RRC.REC.302/33-01-010/2025-26 dated November 28, 2025](#). The Directions, instructions, and guidelines repealed prior to the issuance of these Directions shall continue to remain repealed.
34. Notwithstanding such repeal, any action taken or purported to have been taken, or initiated under the repealed Directions, instructions, or guidelines shall continue to be governed by the provisions thereof. All approvals or acknowledgments granted under these repealed lists shall be deemed as governed by these Directions. Further, the repeal of these directions, instructions, or guidelines shall not in any way prejudicially affect:
- (1) any right, obligation or liability acquired, accrued, or incurred thereunder;
 - (2) any, penalty, forfeiture, or punishment incurred in respect of any contravention committed thereunder;
 - (3) any investigation, legal proceeding, or remedy in respect of any such right, privilege, obligation, liability, penalty, forfeiture, or punishment as aforesaid; and any such investigation, legal proceedings or remedy may be instituted, continued, or enforced and any such penalty, forfeiture or punishment may be imposed as if those directions, instructions, or guidelines had not been repealed.

B. Application of other laws not barred

35. The provisions of these Directions shall be in addition to, and not in derogation of the provisions of any other laws, rules, regulations, or directions, for the time being in force.

C. Interpretations

36. For the purpose of giving effect to the provisions of these Directions or in order to remove any difficulties in the application or interpretation of the provisions of



these Directions, the RBI may, if it considers necessary, issue necessary clarifications in respect of any matter covered herein and the interpretation of any provision of these Directions given by the RBI shall be final and binding.

(Manoranjan Padhy)
Chief General Manager

Withdrawn



Annex I

Name of the Bank:

1. Number of ATMs installed (Please furnish branch-wise details)
 - a) On-site
 - b) Off-site
 - c) Mobile ATMs
2. Mode of acquisition of ATMs
3. Cost of ATMs.
4. Cost of infrastructure for installation of ATMs.
5. Average number of ATM transactions per day.
 - a) Cash dispensing
 - b) Cash acceptance
 - c) Others
6. Average cost per ATM transaction.
7. Whether the bank is sharing the ATM facility with any other bank. If so,
 - a) Name of the bank(s)
 - b) Formal agreement, if any
 - c) Average number of daily ATM transactions on behalf of the other banks
8. Whether the bank is making use of ATM facility installed at any other bank. If so,
 - a) The name of the bank/s
 - b) Formal agreement, if any.
 - c) Average number of daily ATM transactions at each of the other bank's ATMs.
9. Indicate briefly benefits actually derived/expected to accrue by way of installation of ATMs.



Annex II

A. Statement of operationalisation of off-site ATM by the bank to be submitted as and when effected.

Name of the Bank:

S. No	Complete Address of ATM installed	Population group wise classification of center	Details of base branch	Date of opening of ATM

B. Statement of operationalisation of Mobile ATMs by the bank to be submitted as and when effected.

Name of the Bank:

S. No	Centre District / State	Details of Base Branch	Population group wise classification of center	Centers / places to be visited by mobile ATM	Day of visit	Date of operationalisation of mobile ATM



Annex III

Report on shifting of Branches / Offices / Extension Counters within the same city, town or village by a District Central Cooperative Bank in cases where prior permission of Reserve Bank of India is not required

1.	(i) Name of the bank	
	ii) Address of the head office / Central Administrative office	
	(iii) Total number of bank branches	
	(iv) Name of the office / branch(s/es) which has / have been shifted and date of shifting	
	(v) With r/t (iv) above, please mention: a) Llicence No. & Date: b) Approval No. & Date:	
	(vi) Old address of the aforesaid office branch	
	(vii) New address of the aforesaid office/branch	
	(viii) Distance between the old and new addresses	
	(ix) Whether the entire office / branch(s/es) functioning at the old address has/have been shifted to the new address or only a part of the office / some departments has/have been shifted?	
	(x) Reasons for shifting	
	(xi) Details of how premises at the old address will be disposed of / surrendered	
2.	(i) Whether the city / town in which the office is located is rural or semi-urban, or urban or metropolitan (as per last Census)? Please specify	
	(ii) Whether the locality to which the office has been shifted is – a) predominantly residential (Rural / Urban) b) predominantly commercial (Rural / Urban) c) an industrial area (Rural / Urban)	
	(iii) Are there any branches of other co-operative bank or commercial bank within 400 meters from the new	



	address? If so, give details (i.e. names and distances from new location)	
	(iv) Is any other cooperative or commercial bank also located in the same building wherein the office/branch has now been shifted or in the building adjoining or opposite it? If so, give details.	
3.	(i) Have the new premises been acquired on lease/rent or self-constructed or purchased? Please specify:	
	(ii) Has the Board approved such deviations? (If yes, please enclose a copy of the resolution)	
	(iii) Whether the shifting is being approved by RCS? (If so, enclose a copy of the approval)	
	(iv) In case the new premises have been purchased/self-constructed, has the bank obtained permission of the Registrar for investment of funds? If so, attach a copy of the Registrar's orders If not, explain the reasons why permission is not obtained?	
4.	Shifting of a bank's Head Office/ Administrative Office (within the same locality) In case the bank has shifted its Head Office /Administrative office, will the bank's registered address also change? If so, has the bank taken necessary action in this regard as required under the State Cooperative Societies Act?	
	Has the bank sent a separate intimation of change of registered address to Department of Supervision of Reserve Bank of India (Central Office and Regional Office) and NABARD Regional Office, as required under the guidelines?	
5.	Will the bank's bye-law need amendment?	
	Confirm whether RBI NOC for alteration of bye-laws has been granted u/s 49C of BR Act, 1949 (Yes/No)	



	If Yes – Give details of bank's request and RBI NOC (Furnish copy)	
	If No – Reason for not approaching RBI for grant of NOC u/s 49C of BR Act, 1949	
	Details of CRCS/RCS approval (Furnish copy)	

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

Signature_____

(Name of the Bank's Chief Executive Officer)

Date:

Forwarded to:

1. The
Reserve Bank of India
Department of Regulation
_____Regional Office

2. The NABARD,
_____Regional Office

Enclosure:

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



Annex IV

Proforma

Statement for Reporting of Information on Bank Branches, Offices, NAIOS¹ (Extension Counters, Satellite Offices, etc.), Customer Service Points (ATMs etc.) Opened/Closed/Conversion, etc.

1. Institution Details² : System Driven
2. Action for Reporting : Addition (Opening of new branch/office/NAIOS, etc.) ☐

Opened ☐

Planned³ ☐

OR Updation ☐
 Updating of existing Information ☐
 Closure ☐
 Permanent Closed ☐
 Merged ☐
 Conversion ☐

3. If proforma is for updating information

3.1. Part-I Code of updating : _____

[Branch, Administrative/Back Office (7 digits), NAIOS, ATMs, Other Fixed CSPs (16 digits)]

3.2. Effective Date of Change :
Day Month Year

4. For Conversion⁴

4.1. Conversion From :

4.2. Conversion To :

4.3. Part-1 Code : _____

4.4. Conversion Date :
Day Month Year

5. For addition of a new Branch, then:

5.1. If Branch (Staffed by bank) ☐

5.1.1. Domestic Banking Unit ☐ / Overseas Banking Unit ☐

¹ Non-Administratively Independent Offices

² Depends on login credentials. Bank Code, Bank Name, Bank Category and Bank Group will be displayed in read only mode by the system.

³ In case of Planned, it is mandatory to select location till 'Revenue Center'.

⁴ Conversion from Branch/ Office/NAIO to Branch/Office/NAIO



5.2. If fixed location BC⁵ ☐

5.2.1. Corporate BC ☐/ Individual BC ☐

5.2.2. Base/controlling branch Part-I Code, if applicable ☐☐☐☐☐☐☐☐

5.2.3. IBA Registration Number: _____

6. For addition of a new Office⁶,

6.1. Domestic Office Unit ☐ / Overseas Office Unit ☐

6.2. Administrative (including Head/ Regional/ Zonal/ etc.) Office ☐

6.3. Training Centre ☐

6.4. Back Office

6.4.1. Central Processing (including Loan/ Deposit/ other liability/ Cheque book issuing, new account opening etc.) Centres (CPCs) ☐

6.4.2. Service Branches ☐

6.4.3. Asset Recovery Branches ☐

6.5. Treasury Branch Office ☐

6.6. Forex Office ☐

6.7. Any Other ☐ (Please specify) _____

6.8. Part-I code of the base branch/office, if applicable : ☐☐☐☐☐☐☐☐

7. If NAIOS:

7.1. Extension Counter ☐

7.2. Satellite Office⁷ ☐

7.3. Exchange Bureau ☐

7.4. Representative Office ☐

7.5. Call Centre ☐

7.6. Part Shifted Administrative/ Back Offices ☐

7.7. Other ☐ (Please specify) _____

⁵ Not applicable to Cooperative Banks

⁶ For each type of office, bank will be required to submit separate proforma.

⁷ For applicable categories of bank (foreign banks, RRBs, cooperative banks) may be reported here. For commercial bank, there is no satellite offices as they fulfil the criteria of Banking Outlet.



7.8. Part-I code of the base BO/office:

8. If other Fixed Location CSPs then

8.1. Mode of service

8.1.1. Electronic services ☐

8.1.1.1. ATMs ☐

8.1.1.2. Cash Recycler Machine (CRM) ☐

8.1.1.3. Bunch Note Acceptor Machine (BNAM)/

Cash Deposit Machines (CDMs) ☐

8.1.1.4. Electronic Kiosks ☐

8.1.1.5. E-lobby ☐

8.1.1.6. Other ☐ (Please specify)

8.1.2. Manual Services ☐

8.1.2.1. Other Customer Services ☐

8.1.3. Onsite ☐ / Off-site ☐

8.2. Part-I code of the base branch/office, if applicable :

9. Details of branch/office/NAIOs/CSPs

9.1. Name : _____
(of Branch/ Office/NAIO/Other Fixed CSPs)

9.2. Applicable Category : General Permission ☐
With Authorisation/ Approval/License⁸ ☐

9.3. If approval/ authorisation or Post-facto authorisation, then
License/ Authorisation Letter Number: _____

9.4. Date of License/ Authorisation Letter : //
(See explanation) Day Month Year

9.5. If it is a case of Re-validation⁹ of License/ Authorisation

9.5.1. The reference number : _____

9.5.2. Date of Re-validation : //

⁸ For banks requiring license/permission (SCBs not having general permission, RRBs, Co-operative banks, etc.).

⁹ Applicable to banks requiring license/authorisation



9.6. Date of Opening (Actual/ Planned) : Day Month Year
□□/□□/□□□□
Day Month Year

9.7. Part-I code of the linked currency chest (Branch/Office), if not functioning as a Currency Chest : □□□□□□□□

10. Magnetic Ink Character Recognition (MICR) Code : □□□ □□□ □□□

11. Indian Financial System Code (IFSC) : □□□□ □□□□□□□□

12. Bank's Internal System(CBS) Code : □□□□□□□□□□□□□□

13. Location details

13.1. Country : To be selected from database

13.2. State : To be selected from database

13.3. District : To be selected from database

13.4. Sub-District : To be selected from database

13.5. Revenue Centre: To be selected from database Display population range group from database

13.6. Address

13.6.1. Address 1 : _____

13.6.2. Address 2 : _____

13.6.3. Name of the Post Office : _____

13.6.4. Pin Code : □□□□□□

13.7. Geo-coordinates

13.7.1. Longitude (upto 6 decimal place) □□□□□□□□□□

13.7.2. Latitude (upto 6 decimal place) □□□□□□□□□□

13.8. Communication Details:



13.8.1. Name (in case of fixed point BC outlets): _____

13.8.2. Tel. No./ Telex No. :

(For landline, include STD Code)

13.8.3. Mobile No.:

13.8.4. Fax No. (with STD Code) :

13.8.5. E-mail Address : _____

14. Working Days/ Hours

14.1. Full Time ☐ OR

14.2. Part Time ☐

Days	Timings	
	From	To
All Days ☐	: Hrs.	: Hrs. and
	: Hrs.	: Hrs.
Monday ☐	: Hrs.	: Hrs. and
	: Hrs.	: Hrs.
Tuesday ☐	: Hrs.	: Hrs. and
	: Hrs.	: Hrs.
Wednesday ☐	: Hrs.	: Hrs. and
	: Hrs.	: Hrs.
Thursday ☐	: Hrs.	: Hrs. and
	: Hrs.	: Hrs.
Friday ☐	: Hrs.	: Hrs. and
	: Hrs.	: Hrs.
Saturday ☐	: Hrs.	: Hrs. and
	: Hrs.	: Hrs.
Sunday ☐	: Hrs.	: Hrs. and
	: Hrs.	: Hrs.

15. Additional centres served by Banking Outlets (Hub and Spoke model)¹⁰:

Multiple Selections from Centre Database

16. Service Offered (multiple selections may be made under each category as relevant)

¹⁰ Not applicable for Cooperative Banks



- 16.1. Customer services offered at bank branch (Full/Part time) ☐
- 16.1.1. General banking ☐
- 16.1.2. Personal banking including housing/consumer durable/vehicle finance ☐
- 16.1.3. Fully electronic customer self-service branch, manned ☐
- 16.1.4. Locker Facility ☐
- 16.1.5. Money Transfer Facility ☐
- 16.1.6. Currency Chest ☐
- 16.1.7. Small coin depot ☐
- 16.1.8. Specialised Finance branch ☐
- 16.1.8.1. Agriculture finance ☐
- 16.1.8.2. MSME finance ☐
- 16.1.8.3. Other Corporate finance ☐
- 16.1.9. Foreign exchange business ☐
- 16.1.10. Capital market / investment banking services ☐
- 16.1.10.1. Merchant / Mercantile Banking ☐
- 16.1.10.2. Share Trading & D-mat Services ☐
- 16.1.10.3. Mutual Fund¹¹ Products/ Services ☐
- 16.1.11. Insurance Services ☐
- 16.1.11.1. Life¹² ☐
- 16.1.11.2. Non-life ☐
- 16.1.12. Government business ☐
- 16.1.12.1. Public provident fund (PPF) account ☐
- 16.1.12.2. Pension accounts ☐
- 16.1.12.3. Franking services ☐
- 16.1.12.4. Tax Collection ☐
- 16.1.13. Any Other ☐ Please Specify _____
- 16.2. Specialised administrative / back office activities handled by Office, if any
- 16.2.1. Treasury ☐
- 16.2.2. Forex treasury ☐
- 16.2.3. Forex Office ☐
- 16.2.3.1. A Category ☐ OR
- 16.2.3.2. B Category ☐
- 16.2.4. Government business, pension, ☐
- 16.2.5. Currency chest ☐
- 16.2.6. Small coin depot ☐
- 16.2.7. Asset recovery / reconstruction ☐
- 16.2.8. Clearing and payment services ☐
- 16.2.9. Processing centres (deposits, loans, trade finance, forex, cheques etc.) ☐
- 16.2.10. Administrative activities (HO / ZO / TC / AO) ☐

¹¹ Unit linked plans should be treated under Mutual Funds.

¹² Includes health insurance and other similar products related to life.



16.2.11. Other ☐ Please Specify _____

17. If Branch/ Office¹³ is doing forex activity, then :

17.1. Authorised Dealer Category : A ☐ B ☐ C ☐

17.2. Date of Authorisation : / /
Day Month Year

17.3. In the case of 'C' Category office,
Part-I code of forex transaction settling
'A' or 'B' Category B&M Branch/Office:

18. Other Attributes

18.1. If Other Fixed Location CSPs - Electronic Services

18.1.1. Manned ☐

18.1.2. Unmanned ☐

19. Remarks :

20. Uniform Codes: Part-I (7/16 digits) :
(To be generated by system)

21. Part-II (7 digits) :
(To be generated by system)

¹³ Offices doing authorised dealer activities with customer interface will be considered as Banking Outlets.



Instructions For Filling Proforma

I. Proforma should be submitted for

- a) opening of new bank branch / Offices / NAIOs / other fixed customer service points (CSPs) like ATMs etc.).
- b) for reporting change in status / postal address, closure / merger/ conversion / relocation / upgradation, etc. of existing bank branch / offices / NAIOs / CSPs.

II. Uniform Code Number (UCN) comprises two parts as Part-I code and Part-II code of 7 digit each.

a) **Part-I code** is defined as follows:

- i) for branches / offices of state / district central co-op. banks, state / central land development banks: 7 digits alphanumeric code of which:
 - first four digits from the left stand for bank code
 - next three digits stand for branch code
- ii) for branches / offices of other co-op. banks, state financial corporations and tours, travels, finance & leasing companies: 7 digits alphanumeric code of which:
 - first five digits from the left stand for bank code
 - next two digits stand for branch code
- iii) Non-Administratively Independent Offices (NAIOs - temporary offices), such as stand-alone extension counter / satellite office/ representative office / cash counter / inspectorate / collection counter / mobile office / Airport counter / Hotel counter / Exchange Bureau: 16 digit [Out of 16 character code first 5 places are reserved for Bank code (in case bank code is less than 5 digit left places will be padded with 0) next 3 digit will be 'NAI' and then alphanumeric for remaining 8 places]. Each NAIO is linked to some independent branch called base branch, Part-I code of base branch should also be provided while applying for NAIOs.
- iv) v. ATMs, FBCs, Other fixed Customer Service Points: 16 digits [New BSR code of 16 characters to Fixed Location Business Correspondent, ATMs/CSP (16 characters code which will consist of Bank Code,



followed by string 'FBC' or 'ATM' or 'CSP' and then alphanumeric for remaining 8 places. Out of 16-character code first 5 places are reserved for Bank code, in case bank code is less than 5 digit left places will be padded with 0].

b) **Part-II code** (of 7 digits alphanumeric 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

III. However, Proforma for Temporary Office opened at the site of a fair / exhibition, etc. should not be submitted.

IV. The bank should generate Part-I and Part-II code through system only after submitting the complete proforma. No bank can pre-assign the Part-I code.

V. Upgradation of an NAIO into a full-fledged branch / office or vice-versa will be treated as conversion. Accordingly, proforma for conversion shall be filled in the application. After conversion old record will be closed and new Part-I code will be generated for new unit.

VI. The bank will be solely responsible for updating their information in the system.

VII. Once the information is submitted cannot be deleted. It can only be updated with the history remaining in the system.

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

Last digit of Part II of the Uniform Code Number (Population Range code)	Population Range	Tier	Population Group	Population Group Code
1	Up to 4,999	6	Rural	1
2	5,000 to 9,999	5		
3	10,000 to 19,999	4	Semi-Urban	2



4	20,000 to 49,999	3	Urban	3
5	50,000 to 99,999	2		
6	1,00,000 to 1,99,999	1		
7	2,00,000 to 4,99,999	1		
8	5,00,000 to 9,99,999	1	Metropolitan	4
9	10 lakhs and above	1		

EXPLANATIONS OF ITEMS IN PROFORMA

Item No.1:

Depends on login credentials. Bank Code, Bank Name, Bank Category and Bank Group will be displayed in read only mode by the system.

Item No. 2:

To be chosen from dropdown for addition of new or updating of existing one.

Item No. 3.1 & 3.2:

If proforma is for updating information in the existing unit based on Part-I code, unit may be selected and as per requirement information may be updated with effective date of change.

Item No. 4:

Based on Part-I code unit may be selected, and conversion process for converting branch to office, branch to NAIO or office to NAIO or vice-versa should be run and effective date of conversion should be mentioned.

Item No. 5.1:

If proforma is for addition of a new Branch

Item No. 5.2:

Not applicable for Co-operative Banks

Item No. 6:

If proforma is for new office, type of Office need to be selected from 6.2, 6.3, 6.4 6.5, 6.6. If any other type of, not mentioned here, then 6.7 is to be selected and details of its activity need to be mentioned. If Administrative office, mentioned in 6.2, performing



any activity mentioned in 6.3,6.4,6.5 or 6.6 then 6.2 is to be selected and accordingly, activities performed by them need to be selected in 16.2.

Item No.7

If proforma is for new NAIO, correct type of NAIO must be selected from 7.1, 7.2, 7.3, 7.4, 7.5, 7.6. For each type of NAIO separate proforma must be submitted. If any other type of NAIO not mentioned here, then 7.7 need to be selected and details of the NAIO & its activity need to be mentioned.

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.7.8:

Part-I code of the base branch / office is to be mentioned.

Item No. 8:

If proforma is for new other Fixed Location CSP, type of Fixed Location Customer Service Points (CSPs) need to be selected from.

Item No. 8.1:

Mode of service through which services are provided. Electronic (8.1.1) or Manual (8.1.2) need to be selected.

Item No.8.1.1.1, 8.1.1.2, 8.1.1.3, 8.1.1.4 & 8.1.1.5:

If mode of service Electronic (8.1.1) is selected then type of electronic service need to be selected from ATM (8.1.1.1), CRM (8.1.1.2), CDM (8.1.1.3), Electronic Kiosk (8.1.1.4), E-lobby (8.1.1.5). For each type of electronic service separate proforma must be submitted.

Item No. 8.1.1.6:

If electronic Fixed Location CSP performing any other activity not mentioned here, then 8.1.1.6 need to be selected and details of its activity should be mentioned.

**Item No. 8.1.2.1:**

If Fixed Location CSP delivering services through manual mode, then item no. 8.1.2.1 needs to be selected.

Item No.8.1.3:

Whether Fixed Location CSP is Onsite / Off-site, correct position need to be ticked.

Item No.8.2:

Part-I code of the base branch/office is to be mentioned, if applicable.

Item No.9.1:

The name of the branch / Office / NAIO / Other Fixed Location CSPs is to be written.

Item No.9.2:

If bank is having permission to open branch / Office / NAIO/ Other Fixed Location CSPs under General Permission system will automatically select and such banks need not be fill 9.3, 9.4, 9.5, and 9.6. Otherwise with Authorisation / Approval / Licence to be ticketed.

Item No.9.3:

The Licence / Authorisation number, if already available (as obtained from concerned Central / Regional Office of RBI) is to be written, otherwise the same should be update later.

Item No.9.4:

The exact date of Licence / Authorisation is to be written.

Item No.9.5 & 9.6:

In case the branch / office / NAIO / Other Fixed Location CSPs is opened after expiry of one year of authorisation or date prescribed by RBI from the date of issuing of licence, please indicate whether licence was re-validated or not and if revalidated please mention the reference number and date of re-validation.

Item No.9.7:

Part-I code of the linked currency chest (Branch / Office) is to be mentioned, if it is not functioning as a Currency Chest.

**Item No.10:**

Magnetic Ink Character Recognition (MICR) Code of the branch / office / NAIO / Other Fixed Location CSP is to be mentioned.

Item No.11:

Indian Financial System Code (IFSC) of the branch / office / NAIO / Other Fixed Location CSP is to be mentioned.

Item No.12:

Bank's Internal System (CBS) Code of the branch / office / NAIO / Other Fixed Location CSP is to be mentioned.

Item No.13.1, 13.2, 13.3, 13.4 & 13.5:

Name of Country, State, District, Sub-District and Revenue Centre should be selected from the drop-down. In case of overseas Banking Unit, only Name of Country is mandatory.

Item No.13.6.1 & 13.6.2:

Detailed address should be written for both domestic as well as overseas banking unit.

Item No.13.6.3 & 13.6.4:

Name of the Post Office and its Pin Code to be written for domestic banking unit.

Item No.13.7:

Geo-coordinate i.e. Longitude and Latitude (up to 6 decimal place) to be written.

Item No.13.8.1:

In case of branch / office / NAIO designation of the In-charge of branch / office / NAIO shall be given.

Item No.13.8.2, 13.8.3, 13.8.4 & 13.8.5:

Landline number, including STD code, Mobile number, Fax number (if any), and E-mail ID shall be given.

**Item No.14:**

Whether banking unit is Full Time OR Part Time need to be selected and time during which it is open shall be mentioned for each day.

Item No.15:

Additional centres served by the banking unit need to be selected from drop-down menu. Corresponding to each centre, state, district and sub-district also need to be selected.

Item No.16.1:

Services offered by the branches need to be selected. Multiple selections may be made in case it is offering more than one services. If any other services offered by it, which is not mentioned here then 16.1.13 also need to be selected and its detail description should also be mentioned.

Item No.16.2:

Services offered by the office need to be selected. Multiple selections may be made in case it is offering more than one services. If any other services offered by it, which is not mentioned here then 16.2.11 also need to be selected and its detail description should also be mentioned.

Item No.17:

If Branch / Office is doing forex activity {must have already selected Foreign exchange business (16.1.9) or Forex Office (16.2.3)} then must mentioned Authorised dealer category in 17.1 and give date of authorisation in 17.2.

Item No.17.3:

In case Authorised Dealer Category 'C' is selected in 17.1 then Part-I code of its link office must be mentioned.

Item No.18:

Other Attributes

Item No.18.1:

If proforma is for Other Fixed Location CSPs – Electronic Services (8.1.1), whether it



is manned or unmanned is to be mentioned.

Item No.19:

If anything left for sharing with RBI or any other additional information, this must be given in detail.

Item No.20:

Part-I will be generated by the system after approval of DCBR / DCBS

Item No.21:

Part-II will be generated by the system

Note: For further clarification contact or write to

The Director,

Bank Branch 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.

Withdrawn



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 (BBSDB) 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-BBSDB) 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-BBSDB) 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.