

**Draft Reserve Bank of India (Regional Rural Banks - Branch Authorisation)  
Directions, 2025**

**DRAFT FOR COMMENTS**

RBI/2025-26/--

DoR.LIC.REC.No./00-00-000/2025-26

XX, 2025

**Reserve Bank of India (Regional Rural Banks - Branch Authorisation) Directions,  
2025**

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In exercise of the powers conferred by Section 35 A and Section 23 read with Section 51 of the Banking Regulation Act, 1949, the Reserve Bank of India ('RBI') being satisfied that it is necessary and expedient in the public interest to do so, 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 (Regional Rural Banks - Branch Authorisation) Directions, 2025.
2. These directions shall come into effect from the date of issue of this Directions.

### **B. Applicability**

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

### **C. Definitions**

4. In these Directions, unless the context states otherwise, the terms herein shall bear the meanings assigned to them below:
  - (1) **'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 units / Banking Outlets / 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.
  - (2) **'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 Banking Outlets and carries out other functions incidental to banking business. Direct interface with customers is not permitted.
  - (3) **'Banking Outlet'** is a fixed point service delivery unit, manned by either bank's staff or its Business Correspondent where services of acceptance of deposits,

encashment of cheques / cash withdrawal, or lending of money are provided for a minimum of four hours per day for at least five days a week. It carries uniform signage with name of the bank and authorisation from it, contact details of the controlling authorities and complaint escalation mechanism. The bank should have a regular off-site and on-site monitoring of the 'Banking Outlet' to ensure proper supervision, 'uninterrupted service' except temporary interruptions due to telecom connectivity, etc. and timely addressing of customer grievances. The working hours/days need to be displayed prominently.

A Banking Outlet which does not provide delivery of service for a minimum of four hours per day and for at least five days a week will be considered a '**Part-time Banking Outlet**'.

*Explanations:*

- (i) Extension Counters, Satellite Offices, Part-shifted Branches, Ultra Small Branches and Specialised Branches, subject to their satisfying the definition given above, shall be treated as independent 'Banking Outlets' or 'Part-time Banking Outlets', as the case may be.
- (ii) ATMs, E- lobbies, Bunch Note Acceptor Machines (BNAM), Cash Deposit Machines (CDM), E- Kiosks and Mobile Branches will not be treated as 'Banking Outlets'. Point of Sale (PoS) terminals where limited cash withdrawal facility is allowed by banks in terms of extant instructions without having an arrangement with the concerned entities as 'business correspondents' will not be considered as 'Banking Outlets'.

(4) '**Unbanked Rural Centre**' (URC) is a rural (Tier 5 and 6) centre that does not have a CBS-enabled 'Banking Outlet' for carrying out customer based banking transactions.

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.

## **Chapter II – Role of Board of Directors**

### **A. Board Approved Policy**

6. A bank shall put in place separate Board-approved policies for the following:
  - (i) Opening, merging, shifting, conversion and closure of Banking Outlets for strict compliance with these directions, in letter and spirit as prescribed in paragraphs 8 to 22.
  - (ii) Opening of Mobile Branches, Administrative Offices, Back Offices, Call Centres, Mobile Automated Teller Machines (ATMs), Cash Deposit Machines (CDMs) / Bunch Note Acceptor Machines (BNAMs), etc. as prescribed in paragraphs 23 to 29 and paragraphs 35 to 42.
  - (iii) Acquisition of accommodation on lease / rental basis by a bank for its use as specified in paragraph 33.
  - (iv) Engagement of Business Correspondents (BCs) with the objectives of adequate oversight of the BCs as well as provision of services to customers, putting in place an effective complaints redressal system as prescribed in paragraphs 43 to 65.

### **B. Key responsibilities**

7. The Board of the bank shall fulfill the following responsibilities:

#### **(1) Banking Outlets**

- (i) The Board shall ensure regular off-site and on-site monitoring system of the 'Banking Outlet' to ensure proper supervision, 'uninterrupted service' and timely addressing of customer grievances.
- (ii) The Board shall regularly review and monitor the transactions in the Banking Outlets to see that banking services are being transacted in these outlets and more specifically the target customers for financial inclusion are getting the banking facilities in unbanked rural centres.
- (iii) The Board shall set internal targets for financial inclusion.
- (iv) The Board shall undertake quarterly review of submission of data to RBI and the progress made in capturing of data on centre-wise and tier-wise customer

accounts and transactions (Type and number of accounts, deposits received, advances made, remittances processed, outstanding balances, etc.).

## **(2) Business Correspondent (BC)**

- (i) The Board shall examine the issue of allowing BCs to handle deposit and payment transactions of various credits, remittance, overdraft and other products of bank.
- (ii) The Board shall review the operations of BCs at least once every six months with a view to ensuring that requirement of prefunding of Corporate BCs and BC Agents should progressively taper down with the passage of time as specified in paragraph 62.
- (iii) The Board of a bank shall review the position of payment of remuneration of BCs and shall also lay down a system of monitoring by the top management of the bank.

## **Chapter III – Branch Authorisation**

### **A. Opening of Banking Outlets**

#### **A.1 General guidelines**

8. Financial inclusion being the overarching objective of banking expansion and in view of the operational flexibility being given to banks, an RRB is permitted to open banking outlets in Tier 1 to Tier 6 centres (as per census 2011) as per the following arrangement:
9. For opening of banking outlets (excluding BC outlets) in Tier 1 to 4 centres, a bank shall obtain prior approval of RBI using the Pravaah portal (<https://pravaah.rbi.org.in>). The application shall be considered, provided it fulfils the following conditions:
  - (a) Minimum CRAR of nine percent
  - (b) Net NPA ratio does not exceed five percent.
  - (c) No default in maintenance of CRR and SLR during last two years.
  - (d) Net Profit in the previous financial year.
  - (e) All branches and Head offices of the RRB shall be CBS compliant and have in place system generated NPA recognition.
10. An RRB shall have general permission for opening banking outlets in rural centres i.e. Tier 5 and 6 centres (as per census 2011) without having the need to seek specific approval from RBI in each case, subject to post facto reporting (within seven days of opening a banking outlet) to Regional Office concerned of RBI.
  - (i) For opening branches in tier 1 to 4 centres during the current year, the permission for opening new branches shall be granted, only after a bank had achieved the target of opening 25 percent of the total banking outlets in unbanked rural centres, during the previous financial year.
  - (ii) A bank opening branches in Tier 5 and 6 centres, shall approach the Regional Office concerned of RBI for post-facto automatic issue of the licence/s.

(iii) The licence shall be displayed in the premises of the branch so opened for information of its customers / public to instill confidence in them that the bank branch is authorised to conduct banking business.

11. The Regional Office concerned of RBI, through the Empowered Committee on Regional Rural Banks, shall also be responsible for monitoring opening / closing / shifting / merger of banking outlets of an RRB under their jurisdiction. Further, if any RRB fails to adhere to the requirement of opening 25 percent banking outlets in a URC, in a year, such RRB shall not be permitted to open banking outlets in Tier 1 to Tier 4 centres.

12. The policy covers the opening of 'Banking Outlets' in all Tiers as defined on the basis of population as per Census 2011. The tier-wise and population group-wise classification of centres is provided below.

<b>Table 1</b>	
<b>Details of tier-wise classification of centres based on population</b>	
<b>i) Classification of centres (tier-wise)</b>	<b>Population (as per 2011 Census)</b>
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
<b>ii) Population-group wise classification of centres</b>	
Rural Centre	Population up to 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

13. The opening of 'Banking Outlets' during a financial year will be subject to the conditions given below:

(i) At least 25 percent of the total number of Banking Outlets opened during a

financial year shall be opened in Unbanked Rural Centres (URCs), as defined in paragraph 4(4) above.

(ii) A part-time banking outlet, opened in any Centre, shall be counted and added to the denominator as well as numerator on pro rata basis for computing the requirement as well as the compliance with the norm of opening 25 percent Banking Outlets in URCs.

*Illustrations:*

The prescribed period for Banking Outlet is 4 hours per day for 5 days (minimum of 20 hours spread over 5 days) this will remain constant denominator. For ensuring that fairly regular service is available to customers, a maximum of 4 hours per day will be counted.

Example 1

- A banking outlet works for 2 hours for 2 days
- Multiplying  $2 \times 2 = 4$  hours out of 20 prescribed hours.
- It will be counted 0.2 (4/20) outlet.
- It would be added to the denominator (if opened in any centre / any tier) and in the numerator (if opened in URC).

Example 2

- A banking outlet works for 6 hours for 3 days
- Max. benefit allowed: 4 hours per day
- Hence  $4 \times 3 = 12$  so  $12/20 = 0.6$  outlet.

Example 3

- Total no. of Banking Outlets (Full time) opened - 100
- Opened in URCs (Full time) – 30
- Opened in URCs (Part time Banking Outlet) - 2 outlets working for 6 hours for 3 days in URCs. Max. Benefit allowed: 4 hours per day
- Hence  $4 \times 3 = 12$  so  $12/20 = 0.6 = 0.6 \times 2 = 1.2$  outlets.

- For computation of 25% URC,
  - Total outlets opened =  $100+1.2 = 101.2$
  - Opened in URC =  $30+1.2 = 31.2$
  - URC % =  $31.2/101.2*100 = 30.83\%$  (Complies with the norm)
- (iii) A Banking Outlet / part-time banking outlet opened in any Tier 3 to Tier 6 centre of North-Eastern States as well as in any Tier 3 to 6 centre of Left-wing Extremism (LWE) affected districts as notified by the Government of India from time to time, shall be considered as equivalent to opening a Banking Outlet/ part-time banking outlet, as the case may be, in a URC. A list of 38 LWE affected districts in 9 States as identified by the Government is provided below.

<b>Table 2</b> <b>Left-wing Extremism (LWE) affected districts</b>	
<u>Andhra Pradesh</u>	<u>Kerala</u>
1. Alluri Sitaramraju	22. Wayanad
<u>Chhattisgarh</u>	23. Kannur
2. Bastar	<u>Madhya Pradesh</u>
3. Bijapur	24. Balaghat
4. Dantewada	25. Mandla
5. Dhamtari	26. Dindori
6. Gariyaband	<u>Maharashtra</u>
7. Kanker	27. Gadchiroli
8. Kondagaon	28. Gondia
9. Mahasamund	<u>Odisha</u>
10. Narayanpur	29. Bolangir
11. Rajnandgaon	30. Kalahandi
12. Sukma	31. Kandhamal
13. Kabirdham	32. Malkangiri
14. Mungeli	33. Nabrangpur
15. Mohalla-Manpur-Ambagarh chowki,	34. Nuapada
16. Khairgarh-Chhuikhadan-Gandai	35. Rayagada
<u>Jharkhand</u>	<u>Telangana</u>
17. Giridih	36. Bhadrakri-Kothagudem
18. Gumla	37. Mulugu
19. Latehar	<u>West Bengal</u>
20. Lohardaga	38. Jhargram
21. West Singhbhum	

As the overall objective of these guidelines is enabling expansion of banking facilities in these under banked/ underserved centres, each Banking Outlet opened, irrespective of the banked/unbanked status of the centre, shall be reckoned as having been opened in an URC.

- (iv) A full-fledged 'brick and mortar' branch (i.e. 'Banking Outlet' manned by bank's employee) opened in a rural (Tier 5 and 6) centre which is already being served by a fixed point BC outlet by any bank shall be eligible to be treated as equivalent to opening a banking outlet in a URC. In other words, the first fixed point BC outlet of a bank as well as the first 'brick and mortar' branch of any bank opened in a URC will be reckoned for computing compliance with the 25 per cent norm.
- (v) The time given to a bank for opening a Banking Outlet is one year. If the bank fails to adhere to the requirement of opening 25 percent banking outlets in URC in a year, appropriate penal measures, and / or business restriction, including restrictions on opening of banking outlets in Tier 1 to 4 centres (except tier 5 and 6) shall be imposed.

14. To encourage banks to open more number of Banking Outlets in URCs, a bank shall be allowed to carry forward the benefit of the banking outlets, if any, opened in excess of the requirement specified in paragraph 10 above, for a period of next two years. No further extension to avail the benefit shall be allowed.
15. To enable a bank to have information for identifying an URC, State Level Bankers Committees (SLBCs) shall play a constructive and proactive role. The SLBCs shall compile and have an updated list of all URCs in the state which shall be displayed on their website. This list will facilitate the bank to choose/indicate the place where it wishes to open a banking outlet. The bank shall inform and coordinate with the SLBC convenor bank to earmark the centre identified by it. If the bank fails to open the banking outlet in the prescribed period of one year as per paragraph 11 above, the SLBC convenor bank may indicate the centre as available for other banks to open a banking outlet.
16. If the bank proposes to undertake government business at any of the banking outlets/part-time banking outlets, it would require prior approval of the Government authority concerned as also of Department of Government and Bank

Accounts, Reserve Bank of India, Central Office, Mumbai using the Pravaah portal (<https://pravaah.rbi.org.in>).

#### **A.2 Merger / Closure/ Shifting / Conversion of ‘Banking Outlets’**

17. A bank may shift, merge or close all banking outlets (except rural outlets and sole semi-urban outlets) at their discretion.
18. Merger, closure and shifting of any rural banking outlet as well as a sole semi urban banking outlet shall require approval of the DCC / DLRC and Regional Office concerned of RBI. The application to RBI shall be made using the Pravaah portal (<https://pravaah.rbi.org.in>). However, conversion of any rural or sole semi-urban banking outlet into a full-fledged brick and mortar branch (i.e. Banking Outlet manned by bank’s employee) and vice versa shall not require such approval. While merging / closing / shifting / converting a rural or a sole semi urban banking outlet, the bank and DCC / DLRC shall ensure that the banking service needs at that centre continue to be met, without disruptions.
19. A bank shall also ensure that customers of the banking outlet, which is being merged / closed / shifted are informed two months in advance so as to avoid inconvenience to them. Further, the bank shall ensure that it continues to fulfil the role entrusted to these banking outlets under the Government sponsored programmes and Direct Benefit Transfer schemes.
20. A bank shall further ensure that banking outlets are shifted within the same or to a lesser population category, i.e., semi urban banking outlets to semi urban or rural centres and rural banking outlets to other rural centres.

#### **A.3 Annual Banking Outlet Expansion Plan**

21. A bank shall submit its Annual Banking Outlet Expansion Plan (ABOEP), with the approval of Board of Directors, together with the consolidated details of proposals for opening of these Banking Outlets as per Proforma given in [Annex I](#), to Regional Office concerned of RBI using the Pravaah portal (<https://pravaah.rbi.org.in>), and to NABARD for monitoring.
22. A bank shall ensure that all the proposals conform to the guidelines contained in the above paragraphs applicable to the bank. Individual proposals for opening

new branches at specific centres, for which prior permission is required from RBI, shall be submitted in the prescribed Form VI ([Annex II](#)) in terms of Rule 12 of the Banking Regulation (Companies Rules), 1949, to the concerned Regional office of RBI (using the Pravaah portal (<https://pravaah.rbi.org.in>)) with recommendation of NABARD for approval. The ABOEP and any other proposal required to be submitted to RBI in this regard shall have the approval of the Board of Directors of the bank. The bank shall ensure that an authenticated / certified copy of such approval is invariably submitted along with these proposals.

#### **A.4 Mobile Branches – Extension to All Tiers**

23. The scheme of mobile branch envisages 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 shall visit the places proposed to be served by it on specific days / hours. The mobile offices shall be attached to a branch of the bank.
24. The scheme of mobile branch envisages 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 shall visit the places proposed to be served by it on specific days / hours. The mobile offices shall be attached to a branch of the bank.
25. A bank is allowed to open / operate mobile branches in all Centres. These mobile branches shall not be considered as 'Banking Outlets'.

#### **A.5 Regional Offices, Administrative Offices, Back Offices and Call Centres**

26. A bank shall be allowed to open one Regional Office (RO) for every 50 banking outlets. However, the RRB is required to obtain licence from the concerned Regional Office of RBI prior to functioning / opening of these offices. The bank having up to 50 banking outlets shall be under the direct control of the Head Office, without any intermediate tier. The cases of the bank, which require relaxation in the above norm with regard to the number of branches to be covered by one RO due to geographical / other conditions, shall be examined by the Empowered Committee (EC) and referred to Central Office, Department of Regulation (DoR) for consideration.

27. The RO shall not be permitted to transact any banking business. The bank can either shift or close / merge these offices at their discretion without prior approval of RBI but are required to inform the change in address to the concerned Regional Office of RBI at the earliest, but not later than one month from the date of shifting. As regards closure / merger of such offices, the same may be communicated to the concerned Regional Office of RBI for cancellation immediately after the closure / merger of the office under advice to the DSIM of RBI.
28. A bank may set up Training Centres, Back Offices (Central Processing Centres (CPCs) / Service Branches), Treasury Branches and Call Centres, etc. exclusively to attend to back office functions such as and other functions incidental to its banking business after obtaining necessary permission from the concerned Regional Office of RBI using the Pravaah portal (<https://pravaah.rbi.org.in>). The bank shall not have any interface with customers and shall not be allowed to be converted into general banking branches.
29. A bank shall ensure that administrative offices, training centres, back offices i.e. CPCs / service branches, etc. which are set up exclusively to attend to back office functions such as administration, data processing, verification and processing of documents, issuance of cheque books, etc. on requests received from other banking outlets shall not have any direct interface with customers for them to be not considered as banking outlets.

#### **A.6 Validity of Authorisations and Licences**

30. Authorisations for opening of branches / office etc. are issued to an RRBs, by the concerned Regional Offices of RBI in cases where prior approval of RBI is required for opening branches / offices etc. The validity of the authorisation is for a maximum period of two years. An RRB is required to put in place the infrastructure for the branch / offices etc. and obtain a licence prior to the opening of the branch, office etc. from the concerned Regional Office of RBI within the validity of the authorisation.
31. In cases of change in name of the locality or street / road where the branch is located, since there is no change in location of the branch, an RRB need not seek approval or approach RBI for amendment to licence. The concerned Regional

Office of RBI and DSIM, Mumbai may only be intimated of the change. Changes may also take place due to change in name of taluk / district or reorganisation of districts or formation of new States. Under such circumstances, too, an RRB need not forward the relevant licence/s to the Regional Office for amendment and may adopt the changed name on the basis of Government Notification, under advice to the concerned Regional Office of RBI and DSIM, Mumbai.

32. In case an alteration in any name is to be made for avoiding confusion between branches of various banks bearing the same name in the same locality or on account of other justifiable circumstances, such requests shall be addressed to the concerned Regional Office of RBI and while forwarding such requests, the relative licences, together with the covering letters, shall also be sent.

#### **A.7 Acquisition of Accommodation on Lease / Rental basis**

33. Norms and procedures for acquisition of accommodation on lease / rental basis by a bank for its use is left to be determined by the banks itself. A bank shall ensure that its Banking Outlets are not functioning from premises unauthorised in law. Further, the bank shall ensure that the legitimate grievances of owners of property leased to the bank are examined at appropriately senior level in the bank and expeditious action taken to redress such grievances.
34. While acquiring premises for opening of a Banking Outlet, a bank shall ensure that the location of the Banking Outlet complies with the local norms / laws of Municipal Corporation / Nagar Palika / Town area authority / Village Panchayat or any other competent authority.

### **B. Off-site / Mobile Automated Teller Machines (ATMs), Cash Deposit Machines (CDMs) / Bunch Note Acceptor Machines (BNAMs)**

#### **B.1 ATMs**

35. The bank is allowed to set up onsite / offsite Automated Teller Machines (ATMs) at centres / places identified by it, including Special Economic Zones (SEZs). Such ATMs shall not be reckoned as 'Banking Outlets' as defined in paragraph 4(3) above.

36. The business transacted at the Off-site ATM shall be recorded in the books of the respective branch/ base branch / Centralised Data Centre.
37. The bank is permitted to post suitable staff member(s) to provide guidance to the customers using the services of these outlets.
38. The bank shall make adequate stand-by arrangements for meeting the cash requirements of the ATM.
39. The bank shall ensure that only properly sorted and examined notes are put into circulation through the ATM.
40. 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 the bank utilising the ATM screens for displaying its own products.
41. The ATMs installed in SEZs shall deal in Indian Rupee (₹) only.

## **B.2 CDMs / BNAMs**

42. A Bank is permitted to install CDMs / BNAMs at centres / places identified by it without having the need to take permission from RBI in each case, subject to following conditions:
  - (i) CDMs / BNAMs may be installed at any place identified by the bank with adequate security arrangements.
  - (ii) CDMs / BNAMs shall not return any note which is suspect / counterfeit to the customer.
  - (iii) An audit trail of transactions shall be available to enable reporting of counterfeit notes detected.
  - (iv) The bank is permitted to post suitable staff member(s) to provide guidance to the customers using the services of these outlets.

*Explanation:* Such CDMs / BNAMs shall not be reckoned as 'Banking Outlets' as defined in paragraph 4(3) above.

## **Chapter IV – Business Facilitator / Business Correspondent Model**

### **A. Eligibility**

43. With the objective of ensuring greater financial inclusion and increasing the outreach of the banking sector, a bank is 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 directions contained in this chapter.

### **B. Guidelines for Engaging Business Facilitator**

44. Under the ‘Business Facilitator’ model, a bank may use the services of intermediaries such as:

- (i) NGOs / SHGs
- (ii) Farmers Clubs
- (iii) Cooperatives
- (iv) Community based organisations
- (v) IT enabled rural outlets of corporate entities
- (vi) Post Offices
- (vii) Insurance agents
- (viii) Well functioning Panchayats
- (ix) Village Knowledge Centres
- (x) Agri Clinics
- (xi) Agri Business Centres
- (xii) Krishi Vigyan Kendras
- (xiii) Khadi and Village Industries Commission (KVIC) / Khadi and Village Industries Board (KVIB) units.

45. Depending on the comfort level of a 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.

### **C. Guidelines for engaging Business Correspondents (BCs)**

46. A scheduled bank may engage Business Correspondents (BCs), subject to compliance with the guidelines contained in this Chapter.
47. 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.
48. Every retail outlet / sub-agent of BC shall be attached to and be under the oversight of a specific Banking Outlet manned by bank's employee designated as the base Banking Outlet.

#### **C.1 Eligible individuals / entities**

49. A bank may engage the following individuals / entities as BCs:
  - (1) 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, authorised functionaries of well-run Self Help Groups (SHGs) which are linked to banks, any other individual including those operating Common Service Centres (CSCs);
  - (2) NGOs / MFIs set up under Societies / Trust Acts and Section 8 Companies;
  - (3) Cooperative Societies registered under Mutually Aided Cooperative Societies Acts / Cooperative Societies Acts of States / Multi State Cooperative Societies Act;

- (4) Post Offices; and
- (5) Companies registered under the Indian Companies Act, 1956 with large and widespread retail outlets, other than Non Banking Financial Companies (NBFCs).
- (6) Non-deposit taking NBFCs (NBFCs-ND) may be engaged as BCs, subject to the following conditions:
  - (i) It shall be ensured that there is no comingling of bank funds and those of the NBFC-ND appointed as BC.
  - (ii) There shall be a specific contractual arrangement between the bank and the NBFC-ND to ensure that all possible conflicts of interest are adequately taken care of.
  - (iii) The bank shall ensure that the NBFC-ND does not adopt any restrictive practice such as offering savings or remittance functions only to its own customers and forced bundling of services offered by the NBFC-ND and the bank does not take place.
  - (iv) The bank shall also be guided by the Reserve Bank of India ([Regional Rural Banks - Credit Facilities](#)) Directions, 2025.

## **C.2 Interoperability in BC Model**

- 50. 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, interoperability is permitted 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 bank follows the standard operating procedures advised by the Indian

Banks' Association (IBA).

### **C.3 Procedure for engaging BCs**

51. The terms and conditions governing the contract between the bank and a BC shall be carefully defined in written agreements and subjected to a thorough legal vetting. While drawing up agreements, the bank shall strictly adhere to instructions contained in the Reserve Bank of India ([Commercial Banks - Managing Risks in Outsourcing](#)), Directions 2025. The bank shall be fully responsible for the actions of the BCs and their retail outlets / sub agents.

### **C.4 Scope of activities**

52. The activities to be undertaken by the BCs shall 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) disbursal 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 (xii) receipt and delivery of small value remittances / other payment instruments and (xiii) distribution of banknotes and coins.

### **C.5 KYC Norms**

53. KYC and AML procedures, as laid down in the Reserve Bank of India ([Regional Rural Banks – Know Your Customer](#)) Directions, 2025 shall be followed in all cases. The bank 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 the bank. BCs may also be used for Updation / Periodic Updation of KYC.

#### **C.6 Customer confidentiality**

54. A bank shall ensure the preservation and protection of the security and confidentiality of customer information in the custody or possession of BC.

#### **C.7 Information Technology Standards**

55. A bank shall ensure that equipment and technology used by the BC are of high standards.

#### **C.8 Distance Criterion**

56. The distance between the place of business of a retail outlet / sub-agent of BC and the base Banking Outlet shall ordinarily not exceed 30 kms in rural, semi-urban and urban areas and 5 kms in metropolitan centres. 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.
57. With a view to providing operational flexibility to the bank and in view of the technological developments in the banking sector, it has been decided to remove the stipulation regarding distance criteria. The bank shall, however, while formulating the Board approved policy for engaging BCs, keep in mind the objectives of adequate oversight of the BCs as well as provision of services to customers while deciding how to modify extant distance criteria.

#### **C.9 Payment of commission / fee**

58. A bank shall pay reasonable commission / fee to the BC, the rate and quantum of which may be reviewed periodically. The agreement with the BC shall 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 shall 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 shall 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.

59. A bank (but not its BC) is permitted to collect reasonable service charges from the customers in a transparent manner.

#### **C.10 Transactions put through BC**

60. As engagement of intermediaries such as Business Facilitators / Correspondents involves significant reputational, legal and operational risks, due consideration shall be given by banks to those risks. The bank shall adopt technology-based solutions for managing the risk, besides increasing the outreach in a cost effective manner. The transactions shall 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 shall be accounted for on a real time basis and the customers shall receive immediate verification of their transactions through visuals (screen based) or other means (debit or credit slip).

61. In formulating their schemes on BC, the bank shall, *inter alia*, be guided by the recommendations made in Chapter III of the Khan Group Report as also the Reserve Bank of India ([Commercial Banks - Managing Risks in Outsourcing](#)), Directions 2025. 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) Issuing a receipt on behalf of the bank as acknowledgment for cash collected from the customer;
- (iii) All off-line transactions are accounted for and reflectin the books of the bank by the end of the day; and
- (iv) The responsibility of the bank to the customer for acts of omission and commission of the BC in all agreements/ contracts with the customer.
- (v) The issue of allowing BCs to handle deposit and payment transactions of various credits, remittance, overdraft and other products of banks shall also be examined by the Board time to time. Complaints redressal system in this regard shall also be laid down by the Board.
- (vi) As the cash handled by BCs is the bank's cash, the responsibility for insuring this cash shall rest with the bank.

## **C.11 Internal Control & Monitoring**

62. A bank shall carry out a detailed review of the performance of various BCs engaged by it at least once in a year and it shall monitor the activities of BCs through its Controlling Offices and also through various fora under Lead Bank Scheme i.e. (SLBC, DCC, DLRC). The internal control mechanism in the bank shall include visit to BCs and interface with customers at periodical intervals. The Board shall review the operations of BCs at least once every six months with a view to ensuring that requirement of prefunding of Corporate BCs and BC Agents should progressively taper down with the passage of time. Ideally in all normal cases, the prefunding shall progressively come down in such a manner so as to reach around 15% of the limits fixed for each BC / CSP in case of deposits and 30% in case of Bank Guarantees, etc. in two years from the time a BC starts operations.

## **C.12 Consumer Protection Measures**

63. A bank shall take all measures to protect the interests of the customers. Some such safeguards are outlined below:

- (1) The retail outlet / sub-agent of the BC shall 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.
- (2) The products and processes shall be approved by the bank and the BC shall not introduce any product / process without the approval of the bank.
- (3) Each retail outlet / sub-agent shall post a sign in local language (vernacular) indicating their status as service providers for the bank as also disclose the name of the BC, the telephone number, email id of the base Banking Outlet/controlling office of the bank and the Banking Ombudsman and the fees for all services available at the outlet.
- (4) Financial services offered by the retail outlets / sub-agents of the BC shall not be tied to the sale of any product of such company.
- (5) The charges for offering various services shall be indicated in a brochure and

made available at the retail outlets / with the sub-agents.

- (6) The bank shall develop suitable training modules in the local language(s) in order to provide proper attitudinal orientation and skills to the BCs / sub-agents.
- (7) 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 direct feedback and provide such feedback to the controlling offices.
- (8) The bank shall have necessary Business Continuity Plan (BCP) in place to ensure uninterrupted service in case the agency arrangement with the BCs / subagents is terminated.
- (9) In case a company is engaged as BC by more than one bank, it shall be ensured that the customer database and account details are kept separate and there is no co-mingling of data.

### **C.13 Redressal of Grievances**

- 64. Grievance Redressal Machinery shall be constituted within the bank for redressing complaints about services rendered by the BCs and be given wide publicity through electronic and print media. The name and contact number of designated Grievance Redressal Officer of the bank shall also be made known and widely publicised. The designated officer shall ensure that grievances of customers are redressed promptly. The grievance redressal procedure of the bank and the time frame fixed for responding to the complaints shall be placed on the bank's website. If the complaint was rejected wholly or partly by the bank, and the complainant is not satisfied with the reply; or the complainant had not received any reply within 30 days after the bank received the complaint, the complainant will have the option to approach RBI Ombudsman for redressal of grievance/s.

#### **C.14 Customer Education**

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

## Chapter V - Information Reporting

### A. Banking Outlets / Branches / Offices / Customer Service Points, etc.

66. A bank shall provide information in a single Proforma ([Annex III](#)) 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 IV](#). 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.
67. RBI has provided login credentials to Nodal Officers of banks for submitting their information in CISBI. Access to CISBI can also be sought by making e-mail request at [cisbi@rbi.org.in](mailto:cisbi@rbi.org.in). Banks shall submit information on CISBI portal as per guidelines given in the [Annex V](#) and thereafter bank / BOs / bank branch / office / NAIO / other fixed CSPs i.e. other than BOs like ATMs, Cash Deposit Machines, Other Customer Services. etc., codes would be allotted by CISBI after due validations.
68. 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.
69. A bank shall submit immediately and in any case not later than one week, the information relating to opening, closure, merger, shifting and conversion of BOs / bank branches / Offices / ATMs / NAIO, 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.

## **Chapter VI – Repeal and other Provisions**

### **A. Repeal and saving**

70. With the issue of these Directions, the existing Directions, instructions, and guidelines relating to branch authorisation as applicable to Regional Rural Banks stand repealed, as communicated vide notification dated XX, 2025. The Directions, instructions, and guidelines repealed prior to the issuance of these Directions shall continue to remain repealed.
71. 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.

### **B. Application of other laws not barred**

72. 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**

73. 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.

**Annex I**

**Format for Annual Banking Outlet Expansion Programme (ABOEP):  
Consolidated Proposal\***

<b><u>PART A</u></b> <b><u>(Opening of a place of business)*</u></b>	Proposed in Unbanked Rural Centre (i)	Proposed in NE states, Sikkim, LWE affected District (Tier 3 to Tier 6 Centres only) (ii)	Brick & Mortar branches proposed in rural centres only having a BC outlet (iii)	Banking outlet proposed in rural centres only having a banking outlet of a Payments Bank (iv)	Proposed in areas except (i) (ii) & (iii) and (iv)	Total proposed to be opened during the year (total of 1 to 5)
	1	2	3	4	5	6
Banking Outlet						
Part Time Banking Outlet						
Administrative office						
Back Office						
Centralised Processing Cell						
Call centres						
Others (pls specify)						
<b>TOTAL</b>						

**\*Details of the Revenue Centre along with Tier Classification to be annexed.**

**PART B (Merger / Shifting / Closure of a place of business)**

	Proposed to be merged	Proposed to be shifted	Proposed to be closed	Details of the revenue center along with tier classification
Banking Outlet				
Part Time Banking Outlet				
<b>Total</b>				

**FORM VI (to be submitted in electronic format only)**

**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 Regulation  
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 centres 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) <ul style="list-style-type: none"> <li>(i) Population of the place :</li> <li>(ii) Particulars of the command area @:- (i.e. the area of operation of the proposed office)</li> <li>(a) Approximate radius of the command area:</li> <li>(b) Population :</li> <li>(c) Number of villages in the command area:</li> <li>(iii) The volume and value of agricultural, mineral and industrial production and imports and exports of the area of</li> </ul>	

	<p>operation of the proposed office as under:</p> <table border="1"> <thead> <tr> <th rowspan="2">Commodity</th><th colspan="2">Production</th><th colspan="2">Imports</th><th colspan="2">Exports</th></tr> <tr> <th>Volume</th><th>Value (`)</th><th>Volume</th><th>Value (`)</th><th>Volume</th><th>Value (`)</th></tr> </thead> <tbody> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td></tr> </tbody> </table>	Commodity	Production		Imports		Exports		Volume	Value (`)	Volume	Value (`)	Volume	Value (`)	1	2	3	4	5	6	7	
Commodity	Production		Imports		Exports																	
	Volume	Value (`)	Volume	Value (`)	Volume	Value (`)																
1	2	3	4	5	6	7																
<p>(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.</p> <p>(v) If the existing banking facilities are considered inadequate, give reasons</p> <p>(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)</p> <p>(a) Deposits: (Amount in thousand of ₹)</p> <p>(b) Advances: (Amount in thousands of ₹)</p>																						
5.	<p>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)).</p>																					
6	<p>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</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>Amount ( ` )</th> </tr> </thead> <tbody> <tr> <td>a)</td> <td>Establishment Charges</td> </tr> <tr> <td>b)</td> <td>Stationery &amp; Miscellaneous</td> </tr> <tr> <td>c)</td> <td>Rent &amp; Building</td> </tr> <tr> <td>d)</td> <td>Interest to be paid on deposits</td> </tr> <tr> <td>e)</td> <td>Interest on borrowed from H.O. on funds @      %</td> </tr> <tr> <td colspan="2"><b>TOTAL</b></td></tr> </tbody> </table> <p>Estimated annual Income a) Interest on advances (`) :</p>						Particulars	Amount ( ` )	a)	Establishment Charges	b)	Stationery & Miscellaneous	c)	Rent & Building	d)	Interest to be paid on deposits	e)	Interest on borrowed from H.O. on funds @      %	<b>TOTAL</b>			
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e)	Interest on borrowed from H.O. on funds @      %																					
<b>TOTAL</b>																						

	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 centres 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.

## Annex III

### Proforma

#### **Statement for Reporting of Information on Full/Part Time Banking Outlets (BOs) (Brick & Mortar Branch<sup>1</sup> or Fixed-Point Business Correspondent (BC) outlet<sup>2</sup> )/Offices/Other Fixed Customer Service Points (CSPs) i.e. other than BOs like ATMs, Cash Deposit Machines, Other Customer Services, etc. - Opened/Closed/Conversion, etc.**

1. Bank/Institution Details<sup>3</sup> : System Driven
2. Action for Reporting : Addition (Opening of new banking Outlet/unit, etc.)

Opened   
Planned<sup>4</sup>

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 : \_\_\_\_\_

[Banking Outlet (Full/ Part-time), Administrative/Back Office (7 digits), NAIOs<sup>5</sup>, ATMs, Other Fixed CSPs (16 digits)]

3.2. Effective Date of Change : / /    
    Day Month Year

4. For Conversion<sup>6</sup>

4.1. Conversion From :   
4.2. Conversion To :   
4.3. Part-1 Code : \_\_\_\_\_

<sup>1</sup> Manned by bank staff

<sup>2</sup> Including Access Points of Payments Banks

<sup>3</sup> Depends on login credentials. Bank Code, Bank Name, Bank Category and Bank Group will be displayed in read only mode by the system.

<sup>4</sup> In case of Planned, it is mandatory to select location till 'Revenue Center'.

<sup>5</sup> Non-Administratively Independent Offices

<sup>6</sup> Conversion from Brick & Mortar (B&M) Branch/Fixed Point BC outlet/Office/NAIO to Fixed Point BC outlet/B&M Branch/Office/NAIO or vice versa

4.4. Conversion Date : //  Day  Month  Year

5. For addition of a new Banking Outlet, then:

5.1. If B&M Branch (Staffed by bank)

5.1.1. Domestic Banking Unit  / Overseas Banking Unit

5.2. If fixed point BC outlet

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 Office<sup>7</sup>,

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

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<sup>8</sup>

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<sup>7</sup> For each type of office, bank will be required to submit separate proforma.

<sup>8</sup> For applicable categories of bank (foreign banks, RRBs, cooperative banks), may be reported here. For commercial bank, there is no extension counter as they fulfil the criteria of Banking Outlet.

7.2. Satellite Office<sup>9</sup>

7.3. Exchange Bureau

7.4. Representative Office

7.5. Call Centre

7.6. Other  (Please specify) \_\_\_\_\_

7.7. 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 BO/office, if applicable :

9. Details of banking outlets/offices/CSPs

9.1. Name : \_\_\_\_\_  
(of Banking Outlet/ Office/NAIO/Other Fixed CSPs)

9.2. Applicable Category : General Permission   
With Authorisation/ Approval/License<sup>10</sup>

---

<sup>9</sup> 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.

<sup>10</sup> For banks requiring license/permission (SCBs not having general permission, RRBs, Co-operative banks, etc.).

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-validation<sup>11</sup> of License/ Authorisation

9.5.1. The reference number : \_\_\_\_\_

9.5.2. Date of Re-validation : / /    
Day Month Year

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

9.7. Part-I code of the linked currency chest (BO/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 : \_\_\_\_\_

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<sup>11</sup> Applicable to banks requiring license/authorisation

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 <input type="checkbox"/>	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs. and
	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.
Monday <input type="checkbox"/>	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs. and
	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.
Tuesday <input type="checkbox"/>	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs. and
	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.
Wednesday <input type="checkbox"/>	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs. and
	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.
Thursday <input type="checkbox"/>	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs. and
	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.
Friday <input type="checkbox"/>	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs. and
	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.
Saturday <input type="checkbox"/>	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs. and

	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.
Sunday <input type="checkbox"/>	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs. and
	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.

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

Multiple Selections from Centre Database

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

16.1. Customer services offered at Banking Outlet

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 & Dmat Services

16.1.10.3. Mutual Fund<sup>12</sup> Products/ Services

16.1.11. Insurance Services

16.1.11.1. Life<sup>13</sup>

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

<sup>12</sup> Unit linked plans should be treated under Mutual Funds.

<sup>13</sup> Includes health insurance and other similar products related to life.

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)

16.2.11. Any Other  Please Specify \_\_\_\_\_

17. If B&M Branch/ Office<sup>14</sup> 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)

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<sup>14</sup> Offices doing authorised dealer activities with customer interface will be considered as Banking Outlets.

## Instructions For Filling Proforma

1. Proforma should be submitted for

- a) Opening of new Banking Outlets (Bos) viz. Brick & Mortar (B&M) branch/fixed point BC outlet/ offices/NAIO/ other fixed customer service points (CSPs) i.e. other than Bos like ATMs, Cash Deposit Machines, Other Customer Services, etc.
- b) a planned banking outlet (B&M branch/ fixed point BC outlet) /offices/NAIO/ other fixed customer service points (CSPs) i.e. other than Bos like ATMs, etc. (in this case Part-I code will not be generated).
- c) for reporting change in status/postal address, closure/ merger/ conversion/ relocation / upgradation, etc. of existing banking outlet /offices/NAIO/ CSPs.

2. Uniform Code Number (UNC) 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 B&M branches/offices of banks: 7 digits alphanumeric code of which:
    - first three digits from the left stand for bank code
    - next four digits stand for branch code
  - ii) 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
  - iii) for branches/offices of other co-op. banks, 7 digits alphanumeric code of which:
    - first five digits from the left stand for bank code
    - next two digits stand for branch code
  - iv) 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 BO for Part – I code of the base BO should be provided).

v) ATMs, Other fixed Customer Service Points: 16 digits (New BSR code of 16 characters to Fixed Point Business Correspondent outlet, ATMs/CSP (16 characters code which will consist of Bank Code, followed by string 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 revenue centre code within the district
- Last single digit stands for population range code

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

4. All the banks including Public Sector Banks 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.

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

6. Banks will be solely responsible for updating their information in the system.

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

8. 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	<i>Rural</i>	1
2	5,000 to 9,999	5		
3	10,000 to 19,999	4	<i>Semi-Urban</i>	2
4	20,000 to 49,999	3		
5	50,000 to 99,999	2		
6	1,00,000 to 1,99,999	1	<i>Urban</i>	3
7	2,00,000 to 4,99,999	1		
8	5,00,000 to 9,99,999	1		
9	10 lakhs and above	1	<i>Metropolitan</i>	4

### 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 menu 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 BO to office, BO to NAIO or office to NAIO or vice-versa should be made and effective date of conversion should be mentioned.

**Item No. 5.1 & 5.2:**

If proforma is for new Banking Outlet, i.e. B&M Branch or fixed-point BC outlet, type of banking outlet need to be selected.

**Item No. 5.1.1:**

Whether B&M branch is domestic or overseas, needs to be selected

**Item No. 5.2.1:**

Whether fixed point BC outlet is Corporate or Individual, needs to be selected

**Item No. 5.2.3:**

IBA Registration Number, if available, need be provided.

**Item No. 5.3:**

For fixed point BC outlet base / controlling BO Part-I Code, if applicable, need to be mentioned.

**Item No. 6:**

If proforma is for new office, type of Office needs 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 needs to be selected and details of the NAIO & its activity needs 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 BO/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 BO/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) needs 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) needs 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 other (8.1.1.6) needs 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 needs to be ticked.

**Item No.8.2:**

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

**Item No.9.1:**

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

**Item No.9.2:**

If bank is having permission to open Banking Outlet/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' should be selected.

**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 updated later.

**Item No.9.4:**

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

**Item No.9.5 & 9.6:**

In case the BO /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 revalidation.

**Item No.9.7:**

Part-I code of the linked currency chest (BO/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 Banking Outlet/office/NAIO/ Other Fixed Location CSP is to be mentioned.

**Item No.11:**

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

**Item No.12:**

Bank's Internal System (CBS) Code of the Banking Outlet/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 dropdown menu. 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-coordinates i.e. Longitude and Latitude (up to 6 decimal place) to be written.

**Item No.13.8.1:**

In case of fixed point BC outlet, name of the person functioning as fixed-point BC shall be given. In case of Banking Outlet/office/NAIO designation of the In-charge of Banking Outlet/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 needs 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 Banking Outlet (B&M branches / fixed point BC outlet) need to be selected. Multiple selections may be made in case it is offering more than one service. If any other services offered by it, which is not mentioned here then 16.1.13 also needs 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 service. If any other services are 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 B&M Branch / Office is doing forex activity {must have already selected Foreign exchange business (16.1.9) or Forex Office (16.2.3)} then must mention 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.18.2:**

In case of fixed point BC outlet, Indian Banking Association (IBA) Registration Number of the BC needs to be mentioned.

**Item No.19:**

If anything is 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

**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 - 400051.

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### **Guidelines on the use of CISBI**

I. The Reserve Bank has been using the Master Office File (MOF) system for maintaining the information database on locational and business activity details of all banking outlets / offices as reported by banks in terms of extant branch authorisation circulars issued by the regulatory department [i.e., the Department of Regulation (DoR)] in RBI. The Basic Statistical Returns (BSR) codes (Part-I & Part-II) are allotted through the MOF system. It is also used for providing information on 'branch locator' under the Database of Indian Economy (DBIE) portal (<https://dbie.rbi.org.in>) on the RBI website, which is widely used by banks/general public.

II. 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 being 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), Central Office, Reserve Bank of India would be the nodal unit for CISBI and would co-ordinate with other RBI Departments, banks, AIFIs and stakeholders.

III. Under the new system, information related to Bank, Banking Outlet [Brick & Mortar (B&M) Branch and Fixed-Point Business Correspondent (BC) Outlet], Office, NAIOs, other fixed Customer Service Points (CSPs) (e.g., ATMs, Other Customer Services) must be submitted in CISBI. The new system has several enhancements such as: (a) coverage of overseas branches of Indian banks, co-operative banks, ATMs, AD-category, fixed-point banking correspondents (BCs) outlets and centres served under hub-spoke model; (b) geo-coordinates of outlets; (c) mapping of multiple bank-codes (BSR, IFSC and MICR); (d) bank-level information on approval/licence/facilities and (f) scalability with new business models .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 can themselves create multiple 'Bank User IDs'. Banks can update information related to their bank by using 'Bank Admin ID' and can report new banking outlet or can report any change in

status/address, closure/merger/conversion/ shifting/relocation/upgradation, etc. of existing banking outlets/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.

IV. The bank will be able to submit proforma on their own to CISBI and get the information validated and approved. For getting 'Bank Admin ID', a bank should 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, should contact RBI (DSIM-BBSD) for this purpose.

1. For opening an account in CISBI and providing bank code, the bank's request letter should provide details of the bank's nodal person, an email ID for receiving the login credentials and certain basic documents as follows:

- i) Certificate of Incorporation from Registrar of Companies;
- ii) Licence/ Authorisation to carry on banking business from RBI (DoR) along with its covering letter (containing terms & conditions);
- iii) A letter of commencement of business in India;
- iv) Press release by DoR regarding commencement of business;
- v) A copy of Memorandum of Association; and
- vi) A copy of Articles of Association.

2. 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.

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

4. Bank should 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.

5. Bank should fill all information pertaining to their bank including licence details,

address of registered office, head office, corporate office, authorised official for CISBI reporting, etc. and contact details of Chairman, CMD, MD, compliance officers, authorised official for CISBI reporting, etc. Then submit and publish the information in CISBI.

6. After submission of the complete information related to their bank CISBI will generate Bank-code and Bank Working Code.
7. After getting the Bank / Bank Working Code, banks can create 'Bank User ID' for its internal users. Management of 'Bank User ID' will remain the responsibility of the Bank.
8. Banks can submit the information related to their new banking outlet as per the proforma by login through 'Bank Admin ID' or 'Bank User ID'.
9. For reporting any change in the existing information, banks should edit the existing information and indicate the effective date of change.
10. Banks can also use the facility to access/ download the data related to their bank.
11. 'Instructions for Filling Proforma' are given in [Annex IV](#).
12. Bank must reset the password in every three months. In case, their password expires or it is forgotten, they can login in 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'.
13. Nil Report: Nil report will show the status of the bank in CISBI, i.e., total number of functioning banking outlet/s (B&M branch/fixed point BC outlets), offices, NAIO and other fixed Customer Service Points (CSPs) (ATMs, Other Customer Services, etc.) as on last day of the month and total number of newly-opened and closed banking outlet/s during the month. Report will be generated from CISBI itself and bank will authenticate that their information in CISBI is correct and updated. If a bank finds any difference in the 'Nil Report' generated by CISBI and their actual status, they should

first update the information in CISBI by opening or closing or converting the banking channels, then generate 'Nil Report' and submit it through CISBI only (No hard copy is required).

14. Banks shall submit, 'NIL Report' for every month within one week of the reference date (i.e. by 7th of the next month).