

**A. Additional information to be furnished by the Promoters along with relevant supporting documents**

**A.1 Existing Structure**

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

**A.2 Proposed Structure**

4. The applicants should furnish detailed information about the persons/entities, who would subscribe to five per cent or more of the paid-up equity share capital

(shareholding pattern) of the proposed bank/ NOFHC, including foreign equity participation in the proposed bank/ NOFHC as per the Form A of the Reserve Bank of India (Commercial Banks – Acquisition and Holding of Shares or Voting Rights) Directions, 2025. Also, the sources of capital of the above major shareholders along with details regarding their significant beneficial ownership, if any, shall be furnished as per the aforesaid directions.

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

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

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

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

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

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

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