

RBI/2006-07/13

DBOD.No. BL.BC.11 /22.01.001/2006

July 1, 2006
Aashadha 10, 1928(S)

**All Scheduled Commercial Banks and Local Area Banks
(excluding RRBs)**

Dear Sirs,

Section 23 of Banking Regulation Act, 1949 – Master Circular on Branch Authorisation

As you are aware, with the announcement of the revised policy on branch authorisation, the Reserve Bank of India had issued a Master Circular DBOD.No. BL.BC.36/22.01.001/2005 dated September 8, 2005 on the captioned subject, which is now updated upto 30th June 2006. A copy of the revised Master Circular is enclosed. It may be noted that the Master Circular consolidates and updates all the instructions contained in the circulars listed in the Appendix, in so far they relate to branch authorisation. The Master Circular has also been placed on the RBI website (<http://www.rbi.org.in>).

2. Foreign banks may be guided by paragraph 16 of this Master Circular.

Yours faithfully,

(P Vijaya Bhaskar)
Chief General Manager

Encls. : as above

Contents

<u>Paragraph No.</u>	<u>Subject</u>	<u>Page No.</u>
I.	POLICY ASPECTS	
1.	LEGAL REQUIREMENT	1
2.	DEFINITION	1
3.	BRANCH AUTHORISATION POLICY	2
II.	PROCEDURAL ASPECTS	
4.	PROCEDURE FOR APPLICATION	3
5.	VALIDITY OF AUTHORISATIONS	4
6.	OPENING OF BRANCHES	5
	6.1 Substitution of centres	5
7.	SETTING UP OF CENTRAL PROCESSING CENTRES/ BACK OFFICES	5
8.	CALL CENTRES	6
9.	SHIFTING OF BRANCHES	6
	9.1 Shifting within the centre (city/ town/ village).....	6
	9.2 Rural branches	6
	9.2.1 Within the block	6
	9.2.2 Outside the block	7
	9.3 Metropolitan, Urban and Semi Urban branches	8
10.	CONVERSION OF BRANCHES	8
	10.1 Conversion of Specialised Branch	8
	10.2 Upgradation of Extension Counters into Full-fledged branches	8
	10.3 Conversion of Rural Branch into Satellite Office	9
11.	MERGER OF BRANCHES	9
	11.1 Sole Rural/ Semi Urban Branch	9
	11.2 Metropolitan, Urban and Semi Urban Branch	9
12.	CLOSURE OF BRANCHES	10
	12.1 Rural branches	10
	12.2 Metropolitan, Urban and Semi - Urban branches.....	10
III.	MISCELLANEOUS ASPECTS	
13.	ACQUISITION OF PREMISES - OPENING OF BRANCHES	10

14.	POPULATION GROUP WISE CLASSIFICATION OF CENTRES	11
15.	REPORTING TO RESERVE BANK OF INDIA	11
16.	FOREIGN BANKS	12
	ANNEX – I	13
	ANNEX – II	17
	ANNEX –III	18
	ANNEX – IV (A)	19
	ANNEX – IV (B)	21
	ANNEX – IV (C)	22
	ANNEX – V	24
	ANNEX – VI	29
	ANNEX – VII	30
	ANNEX – VIII	31
	ANNEX – IX	32
	ANNEX – X	33
	APPENDIX	53

Master Circular on Branch Authorisation

I. POLICY ASPECTS

1. Legal Requirement

The opening of new branches and shifting of existing branches of banks is governed by the provisions of Section 23 of the Banking Regulation Act, 1949. In terms of these provisions, banks cannot, without the prior approval of the Reserve Bank of India (RBI), open a new place of business in India or abroad or change, otherwise than within the same city, town or village, the location of the existing place of business. Section 23 (2) of the Banking Regulation Act lays down that before granting any permission under this section, the Reserve Bank may require to be satisfied, by an inspection under Section 35 or otherwise, as to the financial condition and history of the banking company, the general character of its management, the adequacy of its capital structure and earning prospects and that public interest will be served by the opening or, as the case may be, change of location of the existing place of business. Therefore, it is mandatory for commercial banks and urban cooperative banks to obtain prior approval of Reserve Bank before opening a new branch/ office. Commercial banks including Local Area Banks (other than RRBs) should approach Department of Banking Operations & Development, Central Office, Urban Co-operative Banks should approach Urban Banks Department and Regional Rural Banks should approach Rural Planning and Credit Department in this regard.

The following guidelines relate to the policy for authorisation of branches in India.

2. Definition

For the purpose of branch authorisation policy, a “branch” would include a full-fledged branch, a satellite office, an Extension Counter, an off-site ATM (Automated Teller Machine), administrative office, controlling office, service branch (back office or processing centre) and credit card centre. A call centre will not be treated as a branch. A call centre is one where only accounts or product information is provided to the customer through tele-banking facility and no banking transaction is undertaken through such centres. Also, no direct interface with clients/ customers is permitted at call centres.

3. Branch Authorisation Policy

- (i) With the objective of liberalising and rationalising the branch authorisation policy, it has been decided to put in place a framework for a branch authorisation policy which would be consistent with the medium term corporate strategy of banks and public interest. In addition to the requirement relating to the financial condition and history of the banking company, the general character of its management, the adequacy of its capital structure and earning prospects, the branch authorisation policy framework would have the elements enumerated in the following paragraphs.
- (ii) As regards the public interest dimensions of the policy framework, the following aspects would be kept in view in processing the authorisation requests:
 - (a) The RBI will, while considering applications for opening branches give weightage to the nature and scope of banking facilities provided by banks to common persons, particularly in underbanked areas, actual credit flow to the priority sector, pricing of products and overall efforts for promoting financial inclusion, including introduction of appropriate new products and the enhanced use of technology for delivery of banking services.
 - (b) Such an assessment will include policy on minimum balance requirements and whether depositors have access to minimum banking or “no frills” banking services, commitment to the basic banking activity viz., acceptance of deposits and provision of credit and quality of customer service as, *inter alia*, evidenced by the number of complaints received and the redressal mechanism in place in the bank for the purpose.
 - (c) The need to induce enhanced competition in the banking sector at various locations.
 - (d) Regulatory comfort will also be relevant in this regard. This would encompass:
 - compliance with not only the letter of the regulations but also whether the bank’s activities are in compliance with the spirit and underlying principles of the regulations.
 - the activities of the banking group and the nature of relationship of the bank with its subsidiaries, affiliates and associates.
 - quality of corporate governance, proper risk management systems and internal control mechanism.
- (iii) As regards the procedural aspects, the existing system of granting authorisations for opening individual branches from time to time has been replaced by a system of giving

aggregated approvals, on an annual basis, through a consultative and interactive process. Banks' branch expansion strategies and plans over the medium term would be discussed by the RBI with individual banks. The medium term framework and the specific proposals would cover the opening, closing, shifting, merger and conversion of all categories of branches including ATMs. Normally, the authorisations/ approvals, given on an annual basis would be valid for one year, from the date of communication.

- (iv) In terms of the new branch authorisation policy, banks will not be required to approach Regional Offices of Reserve Bank of India for “**licence**”. Banks are advised to follow the undermentioned procedure scrupulously, in order to comply with the requirements of Section 23 of Banking Regulation Act, 1949.

II. PROCEDURAL ASPECTS

4. Procedure for application

Based on the medium term strategy and considerations outlined in paragraph 3 above, banks should submit on an annual basis detailed proposals for opening new branches at specific centres in the prescribed Form VI (Rule 12) in terms of Banking Regulation (Companies Rules), 1949, to the Department of Banking Operations and Development, Central Office, Reserve Bank of India, Mumbai for approval. The Proforma of Form VI is enclosed in **Annex - I**. The summary of branches and off-site ATMs proposed to be opened may be submitted as per proformae in bilingual format in **Annex II & III**. Along with this, information sought in **Annex IV (A, B, C)** should also be furnished. The Form VI is not required to be submitted in respect of Off-site ATMs, Administrative Offices/ Controlling Offices, Credit Card Centres and Back offices/ Processing Centres.

Banks are free to submit their annual branch expansion plan any time during the year. It is not linked either to the financial year or calendar year. The annual branch expansion plan should include specific proposals for opening, closing, shifting, merger and conversion of branches where approval of RBI is required in terms of the extant instructions. Conversion would include upgradation of Extension Counter into a full-fledged branch, conversion of a specialised branch into another category of specialised branch or into a general banking branch. Requests for conversion of a general banking branch into a specialised branch would be examined on a case-to-case basis. The annual branch expansion plan will be discussed with the bank, normally, within four weeks from its submission and approvals thereof will be communicated thereafter.

Notwithstanding the above, banks may approach RBI for any urgent proposals regarding opening of branches, especially in rural/ underbanked areas, anytime during the year, in addition to the approvals given under the annual plan, which would be considered on merit.

5. Validity of authorisations

- (a) The validity of the authorisation granted would be one year from the date of the issue of consolidated letter of authorisation/ permission issued to banks.
- (b) In exceptional cases, where the premises/ infrastructure is ready, and the bank is unable to open a particular branch due to any genuine reason during the validity period of one year, they may approach the Regional Office concerned of RBI, for extension of time not exceeding three months. In such matters, banks will be required to furnish complete address of the proposed branch and reasons for delay.
- (c) At centres where a bank fails to open a branch within the validity period of the authorisation i.e. one year (or within the extended time of three months, as the case may be), the permission granted would automatically lapse and no further extension of time would be granted. In case the bank is still interested in opening the branch at that centre, it should include the same in the next annual branch expansion plan.

6. Opening of branches

Banks may include all proposals for opening of branches in the annual branch expansion plan. Banks may note that for opening of rural branches approval of District Consultative Committee (DCC) is not required. Banks are encouraged to open branches in under banked districts and rural centres. In order to facilitate banks to identify centres in underbanked districts, a list of such districts is given in **Annex V**.

Further, new private sector banks are required to open 25% of their branches in semi urban and rural centres on an ongoing basis.

6.1 Substitution of centre

While finalising the centre/ place for opening of a branch, banks should make proper assessment, keeping in view the potential for opening of the branch thereat. Nonetheless, banks seeking substitution of centres should approach DBOD, CO alongwith reasons thereof, once in a year. All such requests will be examined on a case-to-case basis. Substitution of centres would be allowed to centres of a similar population group or to a lower population group provided banks undertake to open the branch within the period of validity of authorisation issued.

7. Setting up of Central Processing Centres/ Back offices

Banks may also set up Central Processing Centres (CPCs)/ Back Offices exclusively to attend to back office functions such as data processing, verification and processing of documents, issuance of cheque books, demand drafts etc. on requests received from other branches and other functions incidental to banking business. These CPCs/ Back Offices should **have no interface with customers**. These CPCs/ Back Offices would be termed as Service Branches and would not be allowed to be converted into General Banking Branches. The proposals for these CPCs/ Back Offices may be included in the annual branch expansion plan.

8. Call Centres

As no banking transaction is undertaken at a call centre, no permission is required for establishment of a “call centre” as defined in paragraph 2. However, details of opening, closure and shifting of call centres should be reported to RBI as provided in paragraph 15.

9. Shifting of branches

Shifting of branches should be part of the medium term corporate strategy of branch expansion. Accordingly, proposals requiring approval of RBI should be included in the annual branch expansion plan as per proforma in **Annex VI**. Banks should, however, ensure that customers of the branch, which is being shifted, are informed well in time before actual shifting of the branch so as to avoid inconvenience.

9.1 Shifting within the centre (city/ town/ village)

Banks have been given freedom to shift a branch to any location within the centre (city/ town / village) without seeking prior approval from RBI. However, banks should ensure that the new address is communicated to the Regional Office concerned of RBI after the branch starts functioning from the new address/ location . No amendment in licence would be required in such cases. The Regional Office concerned of RBI will confirm in writing of having taken on record the new address/ location. As such, these cases should not be included in the annual branch expansion plan for our approval.

9.2 Rural branches

9.2.1 Within the block

Banks are free to shift their rural branches **within the block** without obtaining prior approval from RBI. However, banks while considering requests for shifting of rural branches should keep in mind the role entrusted to these branches under the Government sponsored programmes. The shifting of branches should also meet the following minimum criteria:

- i) The new centre is of the same or lower population group as the existing centre e.g. a branch at a rural centre can be shifted to another rural centre only; and
- ii) A branch located in underbanked district can be shifted to another centre in an underbanked district only.

9.2.2 Outside the Block

Requests for shifting of branches from centres, which are served by more than one commercial bank branch (excluding Regional Rural Bank branch) **outside the block** should be included in the annual branch expansion plan and the same will be considered based on the following parameters:

- i) Branches being shifted are in existence for five years or more and are incurring losses consecutively for the last three years;
- ii) Branches located at centres prone to certain natural risks such as, floods, landslides or likely to be submerged due to construction of dams or affected by any natural calamities etc;
- iii) Branches functioning in places where law and order problem, insurgency or terrorist activities pose threat to bank personnel and property;
- iv) Branches where the premises occupied by the bank are in a dilapidated condition or burnt/destroyed and no suitable premises are available at the centre etc.

9.3 Metropolitan, Urban and Semi Urban branches

The banks may at their discretion shift their branches in metropolitan/ urban/ semi-urban centres within the municipal revenue limit of that centre i.e. city/ town without prior approval from RBI. Banks may also shift their branches within the same State subject to the minimum criteria stated in para 9.2.1 above. In case the bank was issued a licence for that branch in

terms of the earlier policy, the same may be got amended from the Regional Office concerned **before** shifting.

10. Conversion of branches

10.1 Conversion of Specialised branch

Banks may convert a specialized branch into another category of specialized branch or a general banking branch at their discretion. However, it may be ensured that details thereof are advised to the Regional Office concerned of RBI promptly after the conversion. No amendment in licence would be required. The Regional Office concerned would confirm having taken on record the new nomenclature of the branch. Such cases should not be included in the annual branch expansion plan for our approval.

Proposals for conversion of general banking branches to any type of specialized branch should be included in the annual branch expansion plan for our approval. Such requests would be examined on a case-to-case basis. Details of such requests may be furnished in **Annex VII**.

10.2 Upgradation of Extension Counters into full – fledged branches

Banks are free to convert their existing Extension Counters into full-fledged branches as per their discretion and relocate them within that centre. Banks should surrender the licences of Extension Counters and obtain a permission letter for full-fledged branch in lieu of Extension Counter, from the Regional Office concerned. Such cases should not be included in the annual branch expansion plan for our approval.

10.3 Conversion of Rural branch into Satellite Office

Conversion of a rural branch into satellite office is generally not favoured. However, in exceptional cases, proposals for conversion of rural branches into satellite offices should be submitted along with the annual branch expansion plan after obtaining the approval from the District Consultative Committee (DCC). After receiving approval from us, licence of the branch should be surrendered to the Regional Office concerned for cancellation.

11. Merger of branches

11.1 Sole Rural/ Semi Urban Branch (assigned responsibility under Government sponsored programme)

As a matter of policy, merger of a sole rural branch is not permitted, as merging the same with a branch outside the centre would render the centre unbanked. Also, a sole semi-urban branch, assigned responsibility under Government sponsored programme is not permitted to be merged with another branch outside the centre. Under exceptional/ unforeseen circumstances, if the bank is compelled to merge any sole rural/ semi urban branch, DCC approval should be obtained and true copy thereof should be attached with the request for our consideration. Details of such proposals for rural and semi urban branches are required to be furnished to us for our approval as per proforma in **Annex VIII**.

11.2 Metropolitan, Urban and Semi Urban branches

Banks may merge one branch with another branch at Metropolitan, Urban and Semi-urban centres (not assigned any responsibility under Government sponsored programme), without our approval, after giving suitable notice to the customers of that branch. Such cases should not be included in the annual branch expansion plan for our approval.

After merger the licence of the merged branch should be surrendered to the the Regional Office concerned for cancellation.

12. Closure of branches

12.1 Rural branches

Closure of rural branches would require prior permission of Reserve Bank of India. While closure of even loss making branches at rural centres having a single commercial bank branch (excluding Regional Rural Bank branch) is not permitted, proposal for closure of a branch served by more than one commercial bank branch should be included in the annual branch expansion plan after obtaining approval of District Consultative Committee (DCC). Details of such proposals are required to be furnished to us for our approval as per proforma in **Annex IX**.

12.2 Metropolitan, Urban and Semi-Urban branches

Banks are permitted to close any branch in metropolitan, urban and semi-urban (not assigned responsibility under Government sponsored programme) centres, after giving due notice to the customers, without seeking prior approval from RBI. Where a semi-urban branch has been assigned a role under the Government sponsored programmes, the bank should keep this aspect in mind before considering closure of the said branch and include such proposals in the annual branch expansion plan for our approval as per proforma in **Annex IX**.

After closure of the branch the licence should be surrendered to the Regional Office concerned of RBI for cancellation.

III. MISCELLANEOUS ASPECTS

13. Acquisition of premises - Opening of branches

Banks, while acquiring premises for opening of a branch should ensure that the location of the branch complies with the local norms/ laws of Municipal Corporation/ Nagarpalika/ Town area authority or any other competent authority.

14. Population group-wise Classification of Centres

For the purpose of correct classification of a centre (city/ town/ village) i.e. rural, semi urban, urban or metropolitan, the bank should mention correct name of the revenue centre and not just the locality. For this purpose, clarification can also be obtained from the Block Development Officer, Village Panchayat, Tehsildar/ Municipality or Municipal Corporation Office/ Office of the District Collector or District Census Authority. Further, banks may also ascertain the population group-wise classification of the centre from the Department of Statistical Analysis & Computer Services (DESACS), Reserve Bank of India, Banking Statistics Division, C-8/9, Bandra-Kurla Complex, Mumbai-400 051, before approaching DBOD CO with their annual branch expansion plan proposals.

15. Reporting to Reserve Bank of India

(a) Reporting to Regional offices

Banks should immediately report details of opening of a new place of business, closure, merger, shifting or conversion of any existing place of business to the Regional Office concerned of

Reserve Bank of India except in respect of branches in Maharashtra and Goa, where it should be reported to DBOD CO, Mumbai.

The banks should also report the details of opening, closure and shifting of call centres to the to the Regional Office concerned of Reserve Bank of India.

(b) Branch Banking Statistics

Banks should submit within fourteen days of every quarter, information relating to opening, closure, shifting and conversion of branches in Proformae I & II (**Annex X**) to Department of Statistical Analysis and Computer Services, (Banking Statistics Division) and the Regional Office concerned of RBI. Further, information in respect of Authorised Dealer (AD) branches should be submitted on an on going basis. A 'Nil' statement must be submitted in case there is nothing to report.

16. Foreign Banks

The branch authorization policy for Indian banks shall also be applicable to foreign banks subject to the following:

- Foreign banks are required to bring an assigned capital of US\$25 million up front at the time of opening the first branch in India.
- Existing foreign banks having only one branch would have to comply with the above requirement before their request for opening of second branch is considered.
- Foreign banks will be required to submit their branch expansion plan on an annual basis.
- In addition to the parameters laid down for Indian banks the following parameters would also be considered for foreign banks:
 - Foreign bank's and its group's track record of compliance and functioning in the global markets would be considered. Reports from home country supervisors will be sought, wherever necessary.
 - Weightage would be given to even distribution of home countries of foreign banks having presence in India.
 - The treatment extended to Indian banks in the home country of the applicant foreign bank would be considered.
 - Due consideration would be given to the bilateral and diplomatic relations between India and the home country.

- The branch expansion of foreign banks would be considered keeping in view India's commitments at W.T.O. ATMs would not be included in the number of branches for such computation.

Accordingly, foreign banks should submit their annual branch expansion plan to the Department of Banking Operations and Development, International Banking Division, Central Office, Mumbai.

Annex I
Annual Branch Expansion Plan

(FORM VI)

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 the existing place of business under Section 23 of the Banking Regulation Act, 1949 - Banking Regulation (Companies) Rules 1949 Rule 12 Form VI

Address

Date

.....

Department of Banking Operations and Development
Reserve Bank of India

.....

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 the locality/location:

(c) Name of i) Block
 ii) Tehsil :
 iii) District :

iv) State / Taluka :

(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) Name of the Commercial banks and the number of their offices functioning within the radius of 5 kms. together with the names of centres where these are functioning :

3. Previous application:
(Give particulars of applications if any previously made to the Reserve Bank in respect of the proposed place of business)

4. Reasons for the proposed office:
(State detailed reasons for the proposed office and give statistics and other data, as under, which may have been collected for the proposed office)

(i) Population of the place:

@(ii) Particulars of the command area (i.e. the area of the operation of the proposed office):

(a) Approximate radius of the command area :

(b) Population :

(c) Number of villages in the command area :

iii) The volume and value of the agricultural, mineral and industrial production and imports and exports in the area of operation of the proposed office as under:

Commodity	Production		Imports		Exports	
	Volume	Value	Volume	Value	Volume	Value
(1)	(2)	(3)	(4)	(5)	(6)	(7)

(iv) If there are schemes for agricultural, mineral or industrial development, give details of the same and their probable effects on the volume and value of the present production, imports and exports.

(v) If the existing banking facilities are considered inadequate, give reasons :

(vi) Prospects: Give as under, an estimate of minimum business which the banking company expect to attract at the proposed place of business within 12 months:

- a) Deposits : Amount in thousands of rupees.
- b) Advance : Amount in thousands of rupees.

5. Change of location of an existing office
(Give the exact location of the office which is proposed to be closed and of the place where it is proposed to be shifted giving particulars of the new location as in Item 2,3, & 4)

6. 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

- a) Establishment Charges Rs.
- b) Stationery & Miscellaneous Rs.
- c) Rent & Bldg. Rs.
- d) Interest to be paid on deposits Rs.
- e) Interest on funds borrowed from H.O.on Rs.____@____% Rs.
- TOTAL Rs.

Estimated annual Income :

- a) Interest on advances Rs.
- b) Commission Rs.
- c) Exchange Rs.
- d) Interest on funds lent to H.O. Rs.

TOTAL : Rs.

Estimated Profits Rs.

7. Other particulars:

(Any additional facts which the banking company may wish to add in support of its application)

* The portion not applicable to be struck off.

@ The information need be furnished only in the case of application 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, monies 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 II
Annual Branch Expansion Plan

Name of the bank:-

Summary of branches, proposed to be opened

Sr.No.	Centre/ Place	District	State	Category of Branch (Gen/Spl)	Population Group-wise Classification	Underbanked or Otherwise

* Centre (city/ town/ village) name should be given (like Mumbai, Bangalore, Nashik) not the locality. In case more than one branch is proposed at a centre, locality may be mentioned, like Mumbai-Fort, Mumbai- Bandra etc.

NB: The summary of branches is required to to be submitted in bilingual format (Hindi and English) with a soft copy thereof in "*Akruti Office Priya Expand*" font.

Annex III
Annual Branch Expansion Plan

Name of the bank: -

Summary of Non branch / Off site ATMs proposed to be opened

Sr.No.	Centre/ Place	District	State	Population Group-wise Classification	Underbanked or Otherwise

* Centre (city/ town/ village) name should be given (like Mumbai, Bangalore, Nashik) not the locality. In case more than one branch is proposed at a centre, locality may be mentioned, like Mumbai-Fort, Mumbai- Bandra etc.

NB: The summary of branches is required to to be submitted in bilingual format (Hindi and English) with a soft copy thereof in "*Akruti Office Priya Expand*" font.

Annex IV (C)
Annual Branch Expansion Plan

Name of the bank:-

Information to be submitted along with Annual Branch Expansion Plan

1) Medium Term Policy for Branch Expansion Programme of the Bank:

Bank may furnish details of the proposed Medium Term Policy for its branch expansion inclusive of branches & ATMs for a period of 3 years

2) Expected level of business in the next 3 years-

- a. Deposits
- b. Advances

3) Expected customer base

4) Technology implementation:

- a. No. of branches fully computerized
- b. No. of branches with network connectivity
- c. No. of branches with Core Banking Solution (CBS)

The bank may also submit a brief write-up on the existing technological infrastructure, various technology initiatives undertaken and the proposed enhancement/ upgradation of technology for achieving its business goals in the medium term

5) Measures to promote financial inclusion:

The bank may furnish details of the various levels/ slabs of minimum balance required to be maintained by customers and the related services offered by the bank linked to such multiple levels/ slabs of minimum balance.

6) Schedule of Charges of Products & Services offered:

The bank may forward the Schedule of Charges for various products and services offered to its customers. Minimum balance required for opening of various accounts, charges for non-maintenance of minimum balance etc.

7) Steps proposed to be taken by the bank to ensure that the quality of customer service does not get adversely affected due to expansion of branches.

8) Number of complaints received by the bank during last two years

Sr.No.	Year	No. of Complaints Received	No. of Complaints Disposed	Pending

9) Measures proposed by the bank to address the following issues arising out of scaling up of operations due to the proposed branch expansion-

- Internal control and audit
- Housekeeping and reconciliation
- Other areas of operational risk
- HR issues

10) Position regarding priority sector advances.

11) Details relating to Credit Deposit Ratio:

(Position as on)

(Amt. in Rs. crore)

Particulars	Rural	Semi-urban	Urban	Metropolitan	Total
Deposits					
Advances					
Credit-deposit ratio					
Deposits per branch					
Advances per branch					

12) The activities of the banking group and the nature of relationship of the bank with its subsidiaries, affiliates and associates.

13) Whether any show-cause notice was issued to the bank and whether any penalty was imposed on the bank during the last one year. If so, the details thereof.

14) Any other information.

15) List of authorisations for opening of branches and off-site ATMs, pending with the bank for utilization.

16) List of Branch ATMs (On-site ATMs) opened by the bank with date of opening / operationalisation.

Annex V
List of Underbanked Districts (based on 2001 Population census)

ANDHRA PRADESH

1. ADILABAD
2. ANANTAPUR
3. CUDDAPAH
4. KARIMNAGAR
5. KHAMMAM
6. KURNOOL
7. MAHBUBNAGAR
8. MEDAK
9. NALGONDA
10. RANGAREDDY
11. SRIKAKULAM
12. VIZIANAGARAM
13. WARANGAL

**ARUNACHAL
PRADESH**

1. CHUNGLANG
2. DIBANG VALLEY
3. EAST KAMENG
4. LOHIT
5. LOWER SUBANSIRI
6. TIRAP
7. UPPER SIANG
8. UPPER SUBANSIRI

ASSAM

1. BARPETA
2. BONGAIGAON
3. CACHAR
4. DARRANG
5. DHEMAJI
6. DHUBRI
7. DIBRUGARH
8. GOALPARA
9. GOLAGHAT
10. HAILAKANDI
11. JORHAT
12. KARBI ANGLONG
13. KARIMGANJ
14. KAKROJHAR
15. LAKHIMPUR

ASSAM

16. MORIGAON
17. NAGAON
18. NALBARI
19. SIBSAGAR
20. SONITPUR
21. TINSUKIA

BIHAR

1. ARARIA
2. AURANGABAD
3. BANKA
4. BEGUSARAI
5. BHAGALPUR
6. BHOJPUR
7. BUXAR
8. DARBHANGA
9. GAYA
10. GOPALGANJ
11. JAMUI
12. JEHANABAD
13. KAIMUR
14. KATIHAR
15. KHAGARIA
16. KISHANGANJ
17. LAKHISARAI
18. MADHEPURA
19. MADHUBANI
20. MUNGER
21. MUZAFFARPUR
22. NALANDA
23. NAWADA
24. PASCHIMI CHAMPARAN
25. PURBI CHAMPARAN
26. PURNIA
27. ROHTAS
28. SAHARSA
29. SAMASTIPUR
30. SARAN
31. SHEIKHPURA
32. SHEOHAR

BIHAR

33. SITAMARHI
34. SIWAN
35. SUPAUL
36. VAISHALI

CHHATTISGARH

1. BASTAR
2. BILASPUR
3. DANTEWADA
4. DHAMTARI
5. DURG
6. JANJGIR-CHAMPA
7. JASHPUR
8. KANKER
9. KAWARDHA
10. KORBA
11. KORIA
12. MAHASAMUND
13. RAIGARH
14. RAIPUR
15. RAJNANDGAON
16. SURGUJA

**DADRA & NAGAR
HAVELI**

1. DADRA & NAGAR HAVELI

GUJARAT

1. AMRELI
2. BANAS KANTHA
3. BHAVNAGAR
4. DAHOD
5. JUNAGADH
6. NARMADA
7. PANCH MAHALS
8. PATAN
9. SABAR KANTHA
10. SURAT
11. SURENDRANAGAR
12. DANGS

HARYANA

1. FATEHABAD
2. JHAJJAR
3. JIND
4. KAITHAL
5. MAHENDRAGARH

JAMMU & KASHMIR

1. ANANTNAG
2. DODA
3. KUPWARA
4. POONCH

JHARKHAND

1. BOKARO
2. CHATRA
3. DEOGHAR
4. DHANBAD
5. DUMKA
6. GARHWA
7. GIRIDIH
8. GODDA
9. GUMLA
10. HAZARIBAG
11. KODERMA
12. LOHARDAGGA
13. PAKUR
14. PALAMAU
15. PASCHIMI SINGHBHUM
16. SAHEBGANJ

KARNATAKA

1. BANGALORE RURAL
2. BIDAR
3. CHAMARAJANAGAR
4. GULBARGA
5. KOPPAL
6. RAICHUR

KERALA

1. MALAPPURAM

MADHYA PRADESH

1. BALAGHAT
2. BARWANI
3. BETUL
4. BHIND
5. CHHATARPUR
6. CHHINDWARA
7. DAMOH
8. DATIA
9. DEWAS
10. DHAR
11. DINDORI

MADHYA PRADESH

12. EAST NIMAR
13. GUNA
14. HARDA
15. HOSHANGABAD
16. JHABUA
17. KATNI
18. MANDLA
19. MANDSAUR
20. MORENA
21. NARSIMHAPUR
22. NEEMUCH
23. PANNA
24. RAISEN
25. RAJGARH
26. RATLAM
27. REWA
28. SAGAR
29. SATNA
30. SEHORE
31. SEONI
32. SHAHDOL
33. SHAJAPUR
34. SHEOPUR
35. SHIVPURI
36. SIDHI
37. TIKAMGARH
38. UJJAIN
39. UMARIA
40. VIDISHA
41. WEST NIMAR

MAHARASHTRA

1. AHMADNAGAR
2. AKOLA
3. AMRAVATI
4. AURANGABAD
5. BHANDARA
6. BID
7. BULDHANA
8. DHULE
9. GADCHIROLI
10. GONDIA
11. HINGOLI
12. JALGAON

MAHARASHTRA

13. JALNA
14. KOLHAPUR
15. LATUR
16. NANDED
17. NANDURBAR
18. NASIK
19. OSMANABAD
20. PARBHANI
21. SATARA
22. SOLAPUR
23. THANE
24. WARDHA
25. WASHIM
26. YAVATMAL

MANIPUR

1. BISHNUPUR
2. CHANDEL
3. CHURACHANDPUR
4. IMPHAL EAST
5. IMPHAL WEST
6. TAMENGLONG
7. THOUBAL
8. UKHRUL

MEGHALAYA

1. EAST GARO HILLS
2. SOUTH GARO HILLS
3. WEST GARO HILLS

MIZORAM

1. LAWNGTLAI
2. SAIHA

NAGALAND

1. DIMAPUR
2. KOHIMA
3. MOKOKCHUNG
4. MON
5. PHEK
6. TUENSANG
7. WOKHA
8. ZUNHEBOTO

ORISSA

1. ANGUL
2. BALANGIR
3. BALESHWAR

ORISSA

4. BARGARH
5. BHADRAK
6. BOUDH
7. DHENKANAL
8. GAJAPATI
9. GANJAM
10. JAJPUR
11. KALAHANDI
12. KANDHAMAL
13. KENDRAPARA
14. KEONJHAR
15. KORAPUT
16. MALKANGIRI
17. MAYURBHANJ
18. NABARANGPUR
19. NAYAGARH
20. NAWAPARA
21. PURI
22. RAYAGADA
23. SONEPUR
24. SUNDARGARH

PONDICHERRY

1. YANAM

PUNJAB

1. MANSA

RAJASTHAN

1. ALWAR
2. BANSWARA
3. BARAN
4. BARMER
5. BHARATPUR
6. BHILWARA
7. BUNDI
8. CHITTAURGARH
9. CHURU
10. DAUSA
11. DHOLPUR
12. DUNGARPUR
13. HANUMANGARH
14. JALOR
15. JHALAWAR
16. JHUNJHUNU
17. JODHPUR

RAJASTHAN

18. KARALI
19. NAGOUR
20. PALI
21. RAJSAMAND
22. SAWAI MADHOPUR
23. SIKAR
24. TONK
25. UDAIPUR

SIKKIM

1. WEST SIKKIM

TAMIL NADU

1. CUDDALORE
2. DHARMAPURI
3. KANCHEEPURAM
4. NAGAPATTINAM
5. PERAMBALUR
6. PUDUKKOTTAI
7. RAMANATHAPURAM
8. SALEM
9. THIRUVALLUR
10. THIRUVARUR
11. TIRUVANNAMALAI
12. VELLORE
13. VILLUPURAM

TRIPURA

1. DHALAI
2. NORTH TRIPURA
3. SOUTH TRIPURA
4. WEST TRIPURA

UTTAR PRADESH

1. AGRA
2. ALIGARH
3. ALLAHABAD
4. AMBEDKAR NAGAR
5. AURAIYA
6. AZAMGARH
7. BAGHPAT
8. BAHRAICH
9. BALLIA
10. BALRAMPUR
11. BANDA
12. BARA BANKI

UTTAR PRADESH

13. BAREILLY
14. BASTI
15. BIJNOR
16. BUDAUN
17. BULANDSHAHR
18. CHANDAULI
19. CHITRAKOOT
20. DEORIA
21. ETAH
22. ETAWAH
23. FAIZABAD
24. FARRUKHABAD
25. FATEHPUR
26. FIROZABAD
27. GHAZIPUR
28. GONDA
29. GORAKHPUR
30. HAMIRPUR
31. HARDOI
32. HATHRAS
33. JALAUN
34. JAUNPUR
35. JHANSI
36. JYOTIBA PHULE NAGAR
37. KANAUJ
38. KAUSHAMBI
39. KHERI
40. KUSHI NAGAR
41. LALITPUR
42. MAHARAJGANJ
43. MAHOBA
44. MAINPURI
45. MATHURA
46. MAU
47. MIRZAPUR
48. MORADABAD
49. MUZAFFARNAGAR
50. PILIBHIT
51. PRATAPGARH
52. RAI BARELI
53. RAMPUR
54. SAHARANPUR
55. SANT KABIR NAGAR

UTTAR PRADESH

56. SANT RAVIDAS NAGAR
 57. SHAHJAHANPUR
 58. SHRAVASTI
 59. SIDHARTHANAGAR
 60. SITAPUR
 61. SONBHADRA
 62. SULTANPUR
 63. UNNAO
- ## WEST BENGAL
1. BANKURA
 2. BARDDHAMAN
 3. BIRBHUM
 4. DAKSHIN DINAJPUR
 5. HAORA
 6. HUGLI
 7. JALPAIGURI
 8. KOCH BIHAR
 9. MALDAH
 10. MEDINIPUR
 11. MURSHIDABAD
 12. NADIA
 13. NORTH 24 PARGANAS
 14. PURULIYA
 15. SOUTH 24 PARGANAS
 16. UTTAR DINAJPUR

Annex VIII
Annual Branch Expansion Plan

Name of the bank: -

Proposal for merger of branches

Sr. No.	Name of branch (centre / place)	Population category of the branch	District	State	Whether a sole Rural Branch	Proposed to merge with (name of branch)	Distance between two branches	Reasons for merger	Whether DCC approval obtained wherever required	Remarks

- *DCC approval is also required to be obtained for semi urban branches assigned responsibility under Government sponsored programme*

Annex IX
Annual Branch Expansion Plan

Name of the bank: -

Proposal for closure of branches

Sr. No.	Name of branch to be closed (centre / place)	Population category of the branch	District	State	Whether a Single Rural Branch	Reasons for Closure	Whether DCC approval obtained wherever required	Remarks

- *DCC approval is also required to be obtained for semi urban branches assigned responsibility under Government sponsored programme*

Annex X
Annual Branch Expansion Plan

PROFORMA-I

Statement of New Branch/office/NAIO as and when opened:

(Please read the Instructions before filling the proforma-I&II)

Items

1.(a) Name of the Commercial Bank/**Other Financial Institution**/ Co-operative institution: _____

(b) Proforma for:

Branch/Office of a Bank ()
Not Administratively Independent Office (NAIO) ()
Branch/Office of Other Financial Institution ()
(Put tick mark (✓) in appropriate box)

(c) Uniform Codes: Part-I(7/9 digits):
See Instructions I, II,III; **see Explanations also** (For **NAIOs**)

Part-II (7 digits):
(To be allotted by RBI)
(See Instructions I, II,III; **see Explanations also**)

2. (a) Name of the new branch/office/**NAIO**

(b) RBI Reference No. _____
and Reference Date: //
Day Month Year

(c) Licence Number: _____
(as obtained from RBI)

(d) Date of Licence: //
(See explanation) Day Month Year

(e) Whether it is a case of Re-Validation of licence:

Yes () No ()

If yes, give the date of re-validation(See explanation):

//
Day Month Year

3. Date of opening of the //
New Branch/office/**NAIO**: Day Month Year

4. Postal address:

4.1 Name/Municipal Number of the building (if any): _____

4.2 Name of the Road (if any): _____

4.3 (a) Name of the Post Office: _____

(b) Pin Code:

4.4 Name of the locality within a Centre (Revenue unit): _____
(See explanation)

4.5 Name of Tehsil/Taluka/Sub-Division: _____

4.6 Tel.No. /Telex No. (Including STD code): _____

4.7 Fax No.: _____

4.8 E-mail Address: _____

5.(a)Name of the centre(revenue village/town/city/ Municipality/Municipal Corporation) within the limits of which branch/office is located: _____
(This is a very important aspect: please see explanation)

(b) Name of Community Development Block/Development Block/Tehsil/ Taluka/Sub-Division/Mandal/Police Station: _____

(c) Name of the District: _____

(d) Name of the State: _____

(e) Population of the Centre (revenue unit) as per latest Census report: _____
(See explanation)

6. Is/are there any other administratively independent bank branch(es)/office(s) other than your branch/office/NAIO **in your center:** Yes: () No: ()
(See explanation and put tick mark (✓) in appropriate box)

7. (a) Business Status of the new branch/office/**NAIO** (See explanation):

Code: **Status Name:-** _____

(b) In case of NAIO, supply the following details (See explanation):

(i) Name of the base branch/office: _____

(ii) Uniform code numbers of the base branch/office

Part-I (7 digits):

Part-II(7 digits):

8.(i)(a) Status of Central Government Business:

(Put tick mark (✓) in appropriate box)

Type of Central Government Business

(1) () **No Govt. Business**

(2) () **Direct Taxes**

(3) () **Departmentalised Ministries Account (DMA)**

(4) () **Pension**

- (5) () **Bond Issue**
 (6) () **Others (Specify, if any):** _____

(b) Status of State Government Business (i.e. Treasury/Sub-treasury business): **(Put tick mark (√) in appropriate box)**

Type of Treasury/Sub-Treasury Business (State Govt.)

- (1) () **No Govt. Business**
 (2) () **Treasury Business**
 (3) () **Sub-Treasury Business**
 (4) () **Pension**
 (5) () **Bond Issue**
 (6) () **Others (Specify, if any):** _____

(ii) Whether a currency chest is attached to this branch/office: Yes () No ()

(A) If "Yes" then state:

(a) The type of currency chest: A () B () C ()
 (put a tick mark (√) in appropriate box)

(b) Date of establishment / /
 of currency chest: Day Month Year

(c) Currency chest code Number:
 (8- digit Code allotted by Department of Currency Management (DCM) is to be written)

(d) Mention type of area in which currency chest is located:
 (State "type of area" code: See the explanation)

Code: Type of Area: _____

(B) If "NO" then, supply particulars of the nearest branch/office having currency chest facility:

(a) Bank Name: _____

(b) Branch Name: _____

(c) Part-I of Uniform code:

(d) Distance (in Km.): _____

(e) Centre Name: _____

(iii) Whether there is a repository attached to this branch/office? Yes () No ()
 (put a tick mark (√) in appropriate box)

(iv) Whether a small coin-depot is attached to this branch/office? Yes () No ()
 (Put a tick mark (√) in appropriate box)

- (v) **Whether any NAI0 is attached to the branch having Currency Chest/Repository/Small Coin-depot facility?**
(Put a tick mark (√) in appropriate box)
Yes () No ()

9. Nature of Business conducted by the branch/office/NAIO:
(Put tick mark (√) in appropriate box/boxes)

- Name**
- (1) () **Banking Business**
 (2) () **Merchant Banking Business**
 (3) () **Foreign Exchange**
 (4) () **Gold deposit**
 (5) () **Insurance**
 (6) () **Administrative/Controlling Office**
 (7) () **Training Centre**
 (8) () **others(please specify, if any)-----**

10. (a) Authorised Dealer Category
 of the branch/office: A () B () C ()
 (Put a tick mark (√) in appropriate box)

(b) Date of Authorisation: / /
 Day Month Year

(c) In the case of 'C' Category office, write name and uniform code numbers of 'A' or 'B' Category branch/office through which its foreign exchange transactions are settled:

(i) Name of the branch/office: _____

(ii) Uniform code Numbers of the branch/office:

Part-I: Part-II:
 (7 digits) (7 digits)

11. Technological facility of Branch/Office:
(Put tick mark (√) in appropriate box)
Technological Facility

- (1) () **Not yet Computerised**
 (2) () **Partially Computerised**
 (3) () **Fully Computerised**

12. Communication Facility available in the Branch/Office/NAIO:
(Put tick mark (√) in appropriate box)
Communication Facility

- (1) () **NO NETWORK**
 (2) () **INFINET**

- (3) () **INTERNET**
- (4) () **INTRANET**
- (5) () **Others (Please specify, if any)** _____

13. Magnetic Ink Code Reader
(MICR Code) number of the branch/office/NAIO: _____

14. Any other particulars (please specify): _____

-
15. For RBI use only:
- (a) AD Region Office Code:
 - (b) Census Classification Code:
 - (c) Full Postal Address:

PROFORMA-II

Statement of change in Status/Merger/Conversion/Closure etc. of Existing Branch/office/NAIO as and when effected.

(Please read all instructions and explanations before filling the proforma. The explanatory notes provided in brackets against various items in Proforma – II relate to the item numbers in Proforma – I shown under “EXPLANATIONS OF ITEMS IN PROFORMA – I” enclosed)

Name of the Bank/Other Financial Institution/Co-operative institution:-

A. Change in Status/ A.D.Category/Nature of Business/Postal address of Branch/office/NAIO:

1. Name of the branch/office/NAIO (See explanation in item no.2(a)):

(a) **Old Name:** _____

(b) **Current Name:** _____

(c) Date of Change in Name: / /

Day Month Year

2. Uniform Code (Existing):

(a) Part-I (7/9 digits):

(b) Part-II (7 digits) :

3. Change in Business status of the Branch/office/NAIO (See explanation in item no.7(a)):

(a) Old Status Name: _____ Code:

(b) Current Status Name: _____ Code:

(c) Date of Change in status (if any): / /

Day Month Year

4. Change in Nature of Business:

(Put tick mark (✓) in appropriate box)

- | (a) | <u>Old</u> | <u>Name</u> | <u>Current</u> |
|-----|------------|---------------------------------------|----------------|
| (1) | () | Banking Business | () |
| (2) | () | Merchant Banking Business | () |
| (3) | () | Foreign Exchange | () |
| (4) | () | Gold deposit | () |
| (5) | () | Insurance | () |
| (6) | () | Administrative/Controlling Office | () |
| (7) | () | Training Centre | () |
| (8) | () | Others (Please specify, if any) _____ | () |

(b) Date of Change in nature of business(if any): / /

Day Month Year

5.(a) Change in Technological Facility of the Branch/office/NAIO:

(Put tick mark (✓) in appropriate box)

- | | <u>Old</u> | <u>Technological Facility</u> | <u>Current</u> |
|-----|------------|-------------------------------|----------------|
| (1) | () | Not yet Computerised | () |
| (2) | () | Partially Computerised | () |

(3) () Fully Computerised ()

(b) Date of Change in technological Facility:

//

Day Month Year

6. (a) Communication Facility of Branch/Office/NAIO:

(Put tick mark (✓) in appropriate box)

	<u>Old</u>	<u>Communication Facility</u>	<u>Current</u>
(1)	()	NO NETWORK	()
(2)	()	INFINET	()
(3)	()	INTERNET	()
(4)	()	INTRANET	()
(5)	()	Others	()

(Please specify, if any)

Date of Change in Communication Facility: //
Day Month Year

7. State Authorised Dealer Category of the Branch/office:

a) Old Category : _____

b) New/Changed Category : _____

Further, put tick mark (✓) in appropriate box :

Upgraded () Degraded () Newly Authorised ()

c) Date of Upgradation/Degradation/ Authorisation:

//

Day Month Year

d) If a branch doing general banking business is assigned additional responsibility of handling foreign exchange business and belongs to AD Category "C", then give uniform code number of the Link Branch/office through which its transactions are reported:

Part-I(7 digits):

Part-II(7 digits):

e) If a link office of an existing "C" category branch is changed, then provide Part-I & II codes of the new link office:

Part-I(7 digits):

Part-II(7 digits):

f) If "A"/"B" category AD branch is downgraded to "C" category, then give uniform code number of the Link Branch/office through which the transactions of the downgraded "C" category AD branch is reported:

Part-I(7 digits):

Part-II(7 digits):

g) If 'A'/'B' category AD branch, which has been working as a link office to one or more 'C' category AD branch(es), is downgraded to "C" category AD branch, then provide Part - I code(s) of the AD branch(es) which has/have been assigned the link office role to the said 'C' category branch(es):

UCN of 'C' category branch

UCN of Link office

Part - I: Part - I:

Part - I: Part - I:

Part - I: Part - I:

(If the list of "C" category branches is large, then enclose the list)

h) If a branch doing general banking business alone/"C" category AD branch is assigned or upgraded to "A"/"B" category AD branch, then part-I code of all "C" category branches, which will be linked to the newly upgraded AD branch should be listed:

Part-I(7 digits):

Part-I(7 digits):

Part-I(7 digits):

(If the list of "C" category branches is large, then enclose the list)

8. Details in respect of change, if any, in the status of currency chest/ repository/ coin-depot/ Govt. business, etc. (including opening/ shifting/ conversion/ closure). In all these cases of shifting/conversion/ closure please mention the date also:

(a) (i) Central Government Business:

(Put tick mark (✓) in appropriate box)

Old Type of Govt. Business New

- (1) () **No Govt. Business** ()
(2) () **Direct Taxes** ()
(3) () **Departmentalised Ministries Account(DMA)** ()
(4) () **Pension** ()
(5) () **Bond Issue** ()
(6) () **Others (specify, if any):** _____ ()

(ii) Date of Change: //
Day Month Year

(b) (i) Treasury/ Sub-Treasury Business (State Govt. Business):

(Put tick mark (✓) in appropriate box)

Old Type of Treasury/Sub-Treasury Business New

- (1) () **No Govt. Business** ()
(2) () **Treasury Business** ()
(3) () **Sub-Treasury Business** ()
(4) () **Pension** ()
(5) () **Bond Issue** ()
(6) () **Others (Specify, if any):** _____ ()

(ii) Date of Change: //
Day Month Year

(c) State Currency Chest Type:

Old: () Current: ()

Date of Change: //
Day Month Year

(d) If authorised newly for currency chest, then indicate

(i) type of currency chest (put tick (✓) mark in appropriate box):

(ii) Date of authorisation: / /
Day Month Year

(iii) Currency chest code Number:
(8- digit Code allotted by Department of Currency Management (DCM) is to be written)

(iv) Mention type of area in which currency chest is located
(State "type of area" code: See the explanation)
Code: Type of Area: _____

(e) Repository: _____

(f) Coin-Depot: _____

9. Full postal address:(See explanations in item nos. 4.1 to 4.8)

(i) **Old**

- (a) Name/Municipal Number of the building (if any): _____
- (b) Name of the Road (if any): _____
- (c) (i)Name of the Post Office: _____
(ii) Pin Code:
- (d) Name of the locality within the Centre (Revenue unit): _____
- (e) Name of the Centre (Revenue unit): _____
- (f) Name of Community Development Block/Development Block/Tehsil/Taluka/Sub-Division/
Mandal/Police Station:_____
- (g) Tel.No. /Telex No. (Including STD code): _____
- (h) Fax No.: _____
- (i) **E-mail Address:** _____

(ii) **Current**

- (a) Name/Municipal Number of the building (if any): _____
- (b) Name of the Road (if any): _____
- (c) (i) Name of the Post Office: _____
(ii) Pin Code:
- (d) Name of the locality within the Centre (Revenue unit): _____
- (e) Name of the Centre (Revenue unit): _____
- (f) Name of Community Development Block/Development Block/Tehsil/Taluka/Sub-Division/
Mandal/Police Station:_____
- (g) Tel.No. /Telex No. (Including STD code): _____
- (h) Fax No.: _____
- (i) **E-mail Address:** _____

(iii) Date of change of address: / /

Day Month Year

10. (i) If the branch/office/**NAIO** is relocated to a different centre (revenue unit) furnish details of the current centre:

(See explanations in item nos.2(a),5(a),5(b)and 5(e) for

(a),(b),(c)and (f) respectively.)

a) Branch/Office/**NAIO** Name: _____

b) Revenue Unit (Centre Name): _____

c) Name of Community Development Block/Development Block/Tehsil/Taluka/Sub-Division/
Mandal/Police Station:_____

d) District Name: _____

e) State Name: _____

f) Population (as per latest Census) of the Centre: _____

(ii) Date of change of centre: //
Day Month Year

11. **If the branch/office/NAIO is relocated to a different centre, give the reasons for relocation:**_____

(a) Licence No.: _____

(b) Licence suitably amended on //
Day Month Year

by RBI Regional Offices at _____

(c) Ref. No.& Date of RBI Central Office's approval:

Ref. No.: _____ Date: //
Day Month Year

12. In case of change/closure of base branch/office of an NAIO provide:

(a) Part-I code of old base branch/office:

(b) Part-I code of new base branch/office:

13. Any other particulars: _____

B. Closure/ Merger/Conversion of the Branch/Office/NAIO:

1. Advice for Closure () Merger() Conversion()

(Put tick mark (√) against appropriate box)

2. Branch/Office/**NAIO** Name (See explanation in item no.2(a)): _____

3. Uniform Codes (See explanation in item no.1(b)):

Part-I: Part - II:

4. (a)Postal address of branch/office/**NAIO**:

(See explanation in item nos. 4.1 to 4.8)

(i) Name/Municipal Number of the building (if any): _____

(ii) Name of the Road (if any): _____

(iii) (A) Name of the Post Office: _____

(B) Pin Code:

(iv) Name of the locality within the Centre (Revenue unit): _____

(v) Name of Community Development Block/Development Block/Tehsil/ Taluka/Sub-Division/Mandal/Police Station: _____

(vi) Tel.No. /Telex No. (Including STD code): _____

(vii) Fax No.: _____

(viii) E-mail Address: _____

(b) Centre Name: _____

(See explanation in item no.5(a))

(c) District Name: _____

(d) State Name: _____

(e) Population of the centre (revenue unit) as per latest Census Report: _____

(See explanation in item no.5(e))

5. Date of Closure/Merger/Conversion: //
Day Month Year

6. RBI reference No. & date of approval:

Reference No.: _____ Date: //
Day Month Year

7. Reason for Closure/Merger/Conversion: _____

8. Licence surrendered for _____ on //
(Name of branch/office/NAIO) Day Month Year

to RBI Regional Office at _____

9. In case of closure/merger of 'A'/'B' category AD branch, which has been working as a link office to one or more 'C' category AD branch(es), provide Part - I code of the AD branch(es) which has/have been assigned the link office role to the said 'C' category branch(es):

UCN of 'C' category branch

UCN of Link office

Part - I:

Part - I:

Part - I:

Part - I:

Part - I:

Part - I:

(If the list of "C" category branches is large, then enclose the list)

10. If the branch/office is converted into NAIO then type of the NAIO:

(See explanation in item no.7(a)(IV))

Status Name: _____ Code:

11. Particulars of the Base/Absorbing Branch/office:

(a) In case of Conversion into NAI0:

i) **Base** Branch/Office Name: _____

ii) Uniform Codes: Part – I (7 digits):

Part – II(7 digits):

iii) Full postal address: _____

(b) In case of Merger/Absorption of branches/offices/NAIOs:

i) **Absorbing** Branch/Office Name: _____

ii) Uniform Codes: Part – I (7 digits):

Part – II(7 digits):

iii) Full postal address: _____

(c) If a branch, which is working as a base branch for some NAI0s, is closed/converted into NAI0/merged with another branch, then the base branch details of the NAI0s, which were earlier linked to the closed/converted/merged branch, should be provided:

i) **Base** Branch/Office Name: _____

ii) Uniform Codes: Part – I (7 digits):

Part – II(7 digits):

iii) Full postal address: _____

Note: 1) For explanatory notes kept in bracket against individual items in this Proforma, please refer to the enclosed "EXPLANATIONS OF ITEMS IN PROFORMA-I".

2) No action will be taken unless Part-I and Part-II of 7-digit Uniform Codes each are mentioned in this Proforma.

INSTRUCTIONS FOR FILLING PROFORMAE-I & II

NOTE: PLEASE READ THE INSTRUCTIONS BEFORE FILLING THE PROFORMAE

- I. Proforma-I should be submitted either on the day of opening of branch/office/**NAIO** or afterwards but not before opening of branch/office/**NAIO**.
- II. Proforma-I is meant for all types of newly opened bank branches/offices/**NAIOs** and proforma-II is meant for reporting **change in status/postal address, closure/ merger/ conversion/ relocation /upgradation**, etc. of existing bank branches/offices /**NAIOs**.
- III.** **Uniform code numbers had been so long assigned to administratively independent offices/branches, submitting separate returns to Reserve Bank of India (See explanation at 7(b)). Recently, it has been decided to allot 9-digit uniform codes to Not Administratively Independent Offices (NAIOs - temporary offices), such as stand-alone ATMs/extension counter /satellite office/representative office/cash counter/ inspectorate/ collection counter/mobile office/Airport counter/ Hotel counter /Exchange Bureau. However, Proformae for Temporary Office opened at the site of a fair/exhibition, etc. should not be sent to DESACS.**
- IV. Public Sector Banks, which have been allowed to assign Part I code to their new branches/offices/**NAIOs** should strictly follow the instruction mentioned at III above, at the time of forwarding **Proforma-I** to RBI.
- V. **Upgradation of an NAIO into a full-fledged branch/office should be treated as closure of NAIO and opening of a branch/office. Accordingly, both Proforma – II for NAIO closure and Proforma – I for upgradation into a branch/office should be submitted.**
- VI. Alternatively, if a branch/office is converted into NAIO, then Proforma – II for closure of the branch/office and Proforma – I for conversion/opening of the NAIO are required to be submitted.
- VII. **Proforma- I & II** will not be accepted for allotment of Part-I & Part-II/revision of Part-II code unless all items in the Proformae are filled up properly.

EXPLANATIONS OF ITEMS IN PROFORMA-I

Item No.1(c):

Public sector banks (SBI and its 7 Associates, 19 Nationalised Banks & Industrial Development Bank of India Ltd.) are allowed to assign 7/9-digit Part-I Code Numbers only to their branches/offices/**NAIOs** and for other banks RBI (DESACS) allots both Part-I & Part-II codes. Each NAIO is linked to some independent branch. Last two digits (8th & 9th digits from the left) of Part – I code for NAIOs follow the 7-digit Part – I code of the base branch.

UCN of branches/offices of banks comprises two parts as Part-I code and **Part-II** code of 7 digits each; two additional digits are assigned to Part – I code of NAIOs.

Part-I code is defined as follows:

- *for branches/offices/NAIOs of **commercial banks and other financial institutions:***
 - first three digits from the left stand for bank code**
 - next four digits stand for branch code**
 - last two digits stand for NAIO code.**
- *for branches/offices/NAIOs of **state/district central co-op. banks, state/central land development banks:***
 - first four digits from the left stand for bank code**
 - next three digits stand for branch code**

- last two digits** stand for **NAIO code**.

• for branches/offices/NAIOs of **other co-op. banks, salary earners' societies, state financial corporations and tours, travels, finance & leasing companies:**

first five digits from the left stand for bank code

next two digits stand for branch code

last two digits stand for **NAIO code**.

Part-II 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**.

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	Population Group	Population Group Code
1	Up to 4999	Rural	1
2	5000 to 9999		
3	10,000 to 19,999	Semi-Urban	2
4	20,000 to 49,999		
5	50,000 to 99,999		
6	1,00,000 to 1,99,999	Urban	3
7	2,00,000 to 4,99,999		
8	5,00,000 to 9,99,999		
9	10 lakhs and above	Metropolitan	4

Item No.2(a):

The name of the Branch/Office/NAIO is to be written.

Item No.2(b):

Reference letter number and date of authorization/approval issued by RBI is to be mentioned.

Item No.2(c):

The Licence No., if already available (as obtained from concerned Regional Offices of RBI) is to be written; otherwise the same should be communicated later on along with Uniform Codes.

Item No.2 (d):

The exact date (including month & year) of licence is to be indicated.

Item No.2 (e):

In case the branch/office/NAIO is opened after expiry of one year from the date of issuing of licence, please indicate whether licence was re-validated or not and if revalidated please mention the date of re-validation.

Item No. 3:

The exact date of opening including month & year is to be mentioned.

Item No. 4.1 to 4.3 and 4.6 to 4.8:

The names/numbers/codes are to be written against the appropriate item number. PIN code against item No. 4.3(b) should be indicated. In respect of mobile office and mobile ATM detailed address of the base branch/ office should be reported.

Item No. 4.4:

The name of the locality i.e. the exact place, where the branch/office /NAIO is located, is to be mentioned. The name of the locality may be the name of village in case the branch/office/NAIO is opened in a village. **In case of mobile office or mobile ATM, respective details of the base branch/office should be reported.**

Item 4.5 & 5(b):

The names of the Tehsil/Taluka/Sub-division and the Community Development Block with reference to centre name stated at item 5(a) are to be indicated at item Nos. 4.5 and 5(b) respectively.

This may not be applicable in the cases of metropolitan centres.

In case of mobile office or mobile ATM, respective details of the base branch/office should be reported.

Item No.5 (a):

The name of the Village/Town/City/Municipality/Municipal Corporation under the jurisdiction of which the locality mentioned at item No.4.4 is included, is to be written. The name of the village is to be written if the branch/office/NAIO is opened in a village, which is a revenue unit/centre. In case of mobile office or mobile ATM, respective details of the base branch/office should be reported.

Caution:

If the name of the centre in item no. 5(a) is not written correctly, then the branch/office/NAIO may get wrongly classified with incorrect Part-II code. The name of Panchayat/Block/Tehsil/District, etc. should not appear against item Nos. 4.4 & 5(a) unless the branch/office/NAIO is located in the head quarter of the Panchayat/Block/Tehsil/District.

Item No. 5(e): (refer Item No. 5(a) also)

Latest Census population figure of the Centre (revenue unit) where the branch/office/NAIO is located should be stated. Population of whole of Panchayat/Block/tehsil/district, etc., should not be considered. Population of a revenue centre can be obtained from Census Handbook/Local Census Authority or from local administration such as District Collector/ Tehsildar/Block Development Officer, etc., and a certificate (in original) to this effect, covering following two aspects, should be collected from the concerned local administration and forwarded:

- (i) Name of the revenue centre, where the branch/office/NAIO under reference is located.
- (ii) Population of the said revenue centre as per the latest census report.

Item No. 6:

An office is administratively independent, if it maintains separate books of accounts and is required to submit one or more BSR returns to RBI.

If there is no administratively independent branch/office of a regional rural bank or of any other commercial/co-operative bank in the centre (revenue unit), as referred to at item 5(a) above, within the limits of which the new branch/office is located, then put tick mark (√) against "No", otherwise put tick mark (√) against "Yes".

Item No.7 (a):

The names & respective codes of different types (business status) of branches/ offices/NAIOs are listed in categories I to IV below. The appropriate **status** name & corresponding code is to be written.

As the list is not exhaustive, please state exact status of the office/ branch/**NAIO** under "Any other branch/office/**NAIO** " category:

I. IN CASE OF ADMINISTRATIVE OFFICE

<u>CODE</u>	<u>STATUS NAME</u>
(01)	Registered Office
(02)	Central/Head Office/Principal Office
(03)	Local Head Office
(04)	Regional Office/Area Office/Zonal Office/Divisional Office/ Circle Office
(05)	Funds Management Office
(06)	Lead Bank Office
(07)	Training Centre
(09)	Any other administrative office (not included above, pl. specify)

II. IN CASE OF GENERAL BANKING BRANCH

<u>CODE</u>	<u>STATUS NAME</u>
(10)	General Banking Branch

III. IN CASE OF SPECIALISED BRANCH

(A) Agricultural Development/Finance Branches

- (11) Agricultural Development Branch (ADB)
- (12) Specialised Agricultural Finance Branch Hi-Tech.(SAFB Hi-tech)
- (13) Agricultural Finance Branch (AFB)

(B) S.S.I./Small Industries and Small Business Branches

- (16) Small Business Development Branch/office
- (17) Small Scale Industries Branch (SSI)
- (18) Small Industries & Small Business Branch (SIB)

(C) Industrial/Corporate Finance/Large Advances Branches

- (21) Industrial Finance Branch (IFB)
- (22) Corporate Finance Branch (CFB)
- (23) Hire-Purchase and Leasing Finance Branch
- (24) Industrial Accounts Branch
- (25) Large Advances Branch
- (26) Business Finance Branch
- (27) Mid Corporate Branch

(D) Asset Recovery Management/Industrial Rehabilitation Branches

- (30) Asset Recovery Management Services Branch (ARMS)
- (31) Industrial Rehabilitation Branch

(E) Capital Market/Custodial Services/Merchant/Mercantile Banking Branches

- (35) Capital Market Services Branch (CMS)

- (36) Custodial Services Branch
- (37) Merchant Banking Branch
- (38) Mercantile Banking Branch

(F) Overseas/International Banking Offices/Branches

- (41) International Banking Branch/office
- (42) Overseas Branch
- (43) International Business Branch/Office/Centre
- (44) International Exchange Branch

(G) Commercial/Personal Banking Branches

- (47) Non-Resident Indian (NRI) Branch
- (48) Housing Finance Branch
- (49) Personal Banking Services Branch
- (50) Consumer Finance Branch
- (51) Specialised Savings Branch
- (52) Commercial and Personal Banking Branch
- (53) Specialised Commercial Branch
- (54) Draft Paying Branch
- (55) Professionals Branch
- (56) Locker Branch
- (57) Specialised Trading Branch
- (58) Diamond Branch
- (59) Housing Finance Personal Banking Branch

(H) Collection & Payment/Quick(Fast) Service/STARS Branches

- (63) Service Branch/Clearing Branch/Cell
- (64) Collection and Payment Services Branch
- (65) Quick Collection Branch
- (66) Fast Service Branch
- (67) Speedy Transfer and Realisation Services (STARS) Branch

(I) Other type of Specialised Branches

- (71) Treasury Branch (Government Business)
- (72) Stock Exchange Branch
- (73) Auto-Tech Branch
- (74) Fund Transfer Services (FTS) Branch
- (75) Weaker Sections Branch
- (76) Security Services Branch
- (77) Specialised Woman Entrepreneurs Branch
- (78) Specialised Cash Management Services Branch
- (79) Microsafe Branch for Self Help Groups
- (80) Any other category of specialised branch/office (not included above, pl. specify)

IV. IN CASE OF NON-ADMINISTRATIVELY INDEPENDENT OFFICE(NAIO)

- (85) Extension Counter
- (86) Satellite Office
- (87) Mobile Office
- (88) Service Branch*
- (89) Mobile ATM
- (90) On-site ATM

- (91) Off-site ATM
- (92) Representative Office
- (93) Exchange Bureau
- (99) Any Other NAIOS (not included above, pl. specify)

** If it is not maintaining separate books of accounts*

Item No. 7(b):

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. 8(ii)(A)(d):

The appropriate Code among the options listed below is to be indicated:

<u>Code:</u>	<u>Type of Area</u>
(0)	Normal area
(1)	Border area
(2)	Disturbed area (High Risk)
(3)	Area affected by natural calamities (flood/earth-quake prone area, etc.)
(4)	Area not having adequate transport facility due to snowfall, etc.

Note: For further clarification contact or write to

**The Director,
Banking Statistics Division,
Department of Statistical Analysis & Computer Services,
Reserve Bank of India, C.O.,
C-9, 6th floor, Bandra-Kurla Complex,
Bandra (East),
Mumbai - 400 051.
Phone: (022) 2657 1086 ext. 360 & 361
Fax: (022) 2657 0847 / 2657 2319**

List of Circulars consolidated by the Master Circular

No.	Circular No.	Date	Subject
1.	DBOD.No.BL.BC.55/22.01.001/ 2005-06.	23.01.2006	Branch Authorisation Policy
2.	DBOD.No.BL.BC.35/22.01.001/ 2005-06.	08.09.2005	Liberalization of Branch Authorisation Policy
3.	DBOD.No.BL.BC.24/22.01.001/ 2005-06.	03.08.2005	Branch Expansion Strategy of banks
4.	DBOD.No.BL.BC.92/22.01.001/ 2004-05.	20.05.2005	Submission of Quarterly Return-Proformae I & II
5.	DBOD.No.BL.BC.82/22.01.001/ 2004-05.	27.04.2005	Shifting of branches/ offices- Rationalization of procedure
6.	DBOD.No.BL.BC.39/22.01.001/ 2004-05.	10.09.2004	Opening of central processing centres/ back offices etc.
7.	DBOD.No.BL.BC.23/22.01.001/ 2003.	11.09.2003	Providing Depository Services at Extension Counters.
8.	DBOD.No.BL.BC.13/22.01.001/ 2003.	18.08.2003	Take over of bank branches.
9.	DBOD.No.BL.BC.5/22.01.001/ 2003.	23.07.2003	Third party transfer of funds through ATMs.
10.	DBOD.No.IBS.BC.32/23.03.001/ 2002-2003.	17.10.2002	Closure of branches of foreign banks.
11.	DBOD.No.BL.BC.74/22.01.001/ 2002.	11.03.2002	Conversion of General Branches into Specialised SSI branches.
12.	DBOD.No.BL.BC.62/22.01.001/ 2002.	28.01.2002	Third Party advertisement on ATM Network.
13.	DBOD.No.BL.BC.23/22.01.001/ 2000-01.	12.09.2000	Opening of branches/ extension counters/ shifting etc.-Obtention of prior licence.
14.	DBOD.BC.No.127/12.05.005/ 99-2000.	30.11.1999	Rationalisation of Returns submitted by banks to RBI
15.	DBOD.No.BL.BC.74/22.01.001/ 98.	29.07.1998	Shifting of Rural branches outside the Block/ Service Area and closure of rural branches.
16.	DBOD.No.BL.BC.115/22.06.001/ 97	21.10.1997	Branch Banking Statistics- Submission of Monthly Returns-Revision of Proformae II & III
17.	DBOD.No.BL.BC.64/22.01.003/ 97.	05.06.1997	Opening of offices of commercial banks in the National Capital Territory (NCT) of Delhi.NOC from Delhi Development Authority (DDA).

No.	Circular No.	Date	Subject
18.	DBOD.No.BL.BC.76/22.01.001/96.	17.06.1996	Delegation of administrative powers to Regional Offices of DBOD.
19.	DBOD.No.BP.BC.60/21.03.051/96	16.05.1996	Automated Teller Machines (ATMs)
20.	DBOD.No.BP.BC.123/21.03.051/95.	16.10.1995	Automated Teller Machines (ATMs)
21.	DBOD.No.BP.BC.152/21.03.051/94	29.12.1994	Automated Teller Machines (ATMs)
22.	DBOD.No.BL.BC.152/22.01.001/93	24.08.1993	Opening /Closing of bank branches.
23.	DBOD.No.BL.BC.41/22.01.001/92.	09.10.1992	Delegation of authority to banks for shifting of offices, spinning-off of business etc.
24.	DBOD.No.BL.BC.132/22.01.001/92.	20.05.1992	Delegation of authority to banks for shifting of offices, opening of controlling offices, spinning-off of business etc.
25.	DBOD.No.BL.BC.24/BL.66/91	06.09.1991	Change in names of offices/branches in Kerala.
26.	DBOD.No.BL.BC.132/C.168 (M)-91.	11.06.1991	Opening of Specialised Housing Finance Branches.
27.	DBOD.No.BL.BC.81/C168 (64D)-91.	16.02.1991	Opening/closing of bank branches.
28.	DBOD.No.BL.BC.68/C168 (64D)-91	16.01.1991	Approach to future branch expansion.
29.	DBOD.No.BL.BC.16/C168 (64D)-90	12.09.1990	-do-
30.	DBOD.No.BL.BC.72/C168 (64D)-87	14.12.1987	Branch Licensing Policy 1985-90 -Setting up of Satellite/mobile branches.
31.	DBOD.No.BL.BC.86/C168-84	21.08.1984	Change in the name of branch necessitated due to change in name of locality/street etc.
32.	DBOD.No.BL.BC.147/C168-78	20.10.1978	Change in name of branches of banks
33.	DBOD.No.BL.99/C.168-68	19.11.1968	Opening of Mobile Offices