



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/ 2012-13/ 427

DBOD.No. BAPD.BC.82 /22.01.001/2012-13

March 4, 2013
Phalguna 13 , 1934 (Saka)

All Domestic Scheduled Commercial Banks
(excluding RRBs)

Madam / Dear Sir,

Branch Authorisation Policy - Information to be submitted by banks along with Annual Branch Expansion Plan (ABEP)

Please refer to our [circular DBOD. No. BL. BC. 24/22.01.001/2011-12 dated July 15, 2011](#), wherein banks were advised, inter alia that branch authorisation would be based on critical assessment of bank's performance in financial inclusion, priority sector lending and customer service, etc. For this purpose banks are required to furnish certain information to Reserve Bank along with ABEP as stipulated in [Annex-3\(E\)](#) to Master Circular DBOD.No. BL.BC. 26 /22.01.001/2012-13 dated July 2, 2012 on Branch Authorisation.

2. On a review and to ensure comprehensive assessment of banks' performance in the above parameters, it has been decided to effect certain modifications in the information called for in Annex 3(E). Banks are therefore, advised to furnish the information in the revised Annex-3(E) (enclosed) along with ABEP in future.

3. Please acknowledge receipt.

Yours faithfully

(Prakash Chandra Sahoo)
Chief General Manager

Encl.: As above

Information to be submitted along with ABEP**Name of the bank:**

- 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 for branches in Tier 1 centres and in Tier 2 to Tier 6 centres for a period of 3 years.

Bank may also furnish Information on present number of branches and proposed percentage increase (Tier – wise).

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

- a) Deposits
b) Advances

- 3) Expected customer base in the next 3 years

- 4) Technology implementation:

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

- 5) **Measures to promote financial inclusion:**

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 under Financial Inclusion initiatives.

- A. Bank may also furnish details as under:-

- a) If the bank has implemented BC model, the functioning of the BC model.
b) Whether bank has a multilingual website?
c) Setting up of Rural Development and Self Employment Training Institutes (RUDSETIs) and Other Financial Literary and Credit Counselling initiatives.
d) SHG linkages.

- e) Other ICT enabled Financial Inclusion initiatives like Micro ATMs, Kiosks, etc.
- f) Initiatives/progress in respect of any other latest developments in the Financial Inclusion area.

B. Bank may also provide statistical details for the last three years as under:-

- a) Average number of Basic Savings Bank Accounts/ small accounts per branch
- b) Average number of General Credit Card or Overdraft against Basic Savings Bank Accounts
- c) Average number of Smart Cards issued per branch

6) Schedule of Charges of Products & Services offered:

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 branch network.
- 8) Number of complaints received by the bank during last two years (Major areas/ types of complaints) may be mentioned.

Sr. No.	Year	No. of complaints pending at the beginning of year	No. of complaints received during the year	Total	No. of complaints disposed of during the year	No. of complaints pending at end of the year

- 9) Measures proposed by the bank to address the following issues arising out of scaling up of operations due to the proposed expansion of branch network.
 - a) Internal control and audit
 - b) Housekeeping and reconciliation
 - c) Other areas of operational risk
 - d) HR issues

10) Position regarding priority sector advances.

Sector wise breakup and percentage of priority sector advances i.e. ratio of priority sector advances (PSA) to Adjusted Net Bank Credit (ANBC) may be furnished.

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) List of branches opened by the bank during the previous one year.

a. Tier 1 centres

Sr. No.	Reference No. of RBI – DBOD letter and date	Serial No. in Annex	Centre	District	State	Date of opening

b. Tier 2 to 6 centres and North Eastern States & Sikkim

Sr.No.	Centre	District	State	Date of opening

15) List of authorisations for opening of branches, pending with the bank for utilization.

Sr.No.	Reference No. of DBOD letter and date	Serial No. in Annex	Centre	District	State	Remarks

16) Details of branches proposed to be opened/opened under previous ABEP

Sr. No.	Particulars	No. of branches	
		Authorised by RBI under previous ABEP	Actually opened against previous authorisation
1.	Tier 1 centres		
	a) Under bank district of underbanked states		
	b) Other than Under bank district of underbanked states		
2	Tier 2 to 6 centres		
	a) Under bank district of underbanked states		
	b) Other than Under bank district of underbanked states		
	c) Unbanked rural centres*		
	Total = 1+2		

* (in terms of Circular DBOD.No. BL.BC.24/22.01.001/2011-12 dated July 15, 2011)

17) Any other information bank may like to furnish.