



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

RBI/2016-17/306

DBR.No.BAPD.BC.69/22.01.001/2016-17

May 18, 2017

The Chairman and Managing Director/Chief Executive Officer
All Domestic Scheduled Commercial Banks
(Excluding Regional Rural Banks), Small Finance Banks,
Payment Banks and Local Area Banks

Madam/Dear Sir,

Rationalisation of Branch Authorisation Policy- Revision of Guidelines

Please refer to the paragraph 11 on 'Banking Outlets – Final Guidelines' (extract enclosed) of the Statement on Developmental and Regulatory Policies released on April 06, 2017.

2. In this regard, it may be recalled that in terms of announcement made in the [first Bi-monthly Monetary Policy Statement 2016-17 on April 5, 2016](#), it was, inter alia, proposed to redefine branches and permissible methods of outreach keeping in mind the various attributes of the banks and the types of services that are sought to be provided. An Internal Working group (IWG) was constituted for the purpose and its Report was placed on our web-site on [October 6, 2016](#) seeking public comments.

3. Taking into account the suggestions/feedback received from the Government of India and other stakeholders, final guidelines on 'Banking Outlets' are being issued as detailed in the Annex which shall be operational with immediate effect.

Yours faithfully

(Saurav Sinha)
Chief General Manager
Encl: As above

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हिंदी आसान है, इसका प्रयोग बढ़ाएँ

Extract of Statement of Developmental and Regulatory Policies, Reserve Bank of India – Issued on April 6, 2017

11. Banking Outlets: Final Guidelines - Final guidelines are proposed to be issued on banking outlets, clarifying on what is a 'banking outlet' and harmonising the treatment of different forms of bank presence for the purpose of opening outlets in underserved areas. These will supersede the branch licensing guidelines in force. Detailed guidelines will be issued by end-April, 2017.

Opening of new place of business and transfer of existing places of business

(Section 23 of the Banking Regulation Act, 1949)

Revised Guidelines

1. Scope of Application

These guidelines are applicable to all Domestic Scheduled Commercial Banks (excluding Regional Rural Banks), Small Finance Banks, Payment Banks and Local Area Banks.

2. Date of Application

These guidelines will come into effect from the date of issue of the Circular.

3. Definitions

The following definitions are to be used for the purpose of this policy framework:

3.1 Banking Outlet/Part-time Banking Outlet

3.1.1 A '**Banking Outlet**' for a Domestic Scheduled Commercial Bank (DSCB), a Small Finance Bank (SFB) and a Payment Bank (PB) 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 4 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.

3.1.2 A banking outlet which does not provide delivery of service for a minimum of 4 hours per day and for at least 5 days a week will be considered a '**Part-time Banking Outlet**'.

3.2 Unbanked Rural Centre

An 'Unbanked Rural Centre' (URC) is a rural (Tier 5 and 6) centre that does not have a CBS-enabled 'Banking Outlet' of a Scheduled Commercial Bank, a Small Finance Bank, a Payment Bank or a Regional Rural Bank nor a branch of Local Area Bank or licensed Co-operative Bank for carrying out customer based banking transactions.

N.B.1: 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.

N.B.2: 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. Opening of Banking Outlets – General Permission

4.1 Domestic scheduled commercial banks (other than RRBs) are permitted to open, **unless otherwise specifically restricted**, Banking Outlets in Tier 1 to Tier 6 centres without having the need to take permission from Reserve Bank of India in each case. 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 in Annex I.

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

a) At least 25 percent of the total number of 'Banking Outlets' opened during a financial year should be opened in unbanked rural centres, as defined in Para 3.2 above.

b) A 'Part-time Banking Outlet', opened in any Centre, will 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 per cent Banking Outlets in unbanked rural centres. Some illustrations on the computation of part-time banking outlet have been given in Annex II.

c) A 'Banking Outlet'/'Part-time Banking Outlet' opened in any Tier 3 to Tier 6 centre of North-Eastern States and Sikkim 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, will be considered as equivalent to opening a 'Banking Outlet'/'Part-time Banking Outlet', as the case may be, in a URC. A list of 106 LWE affected districts in 10 States as notified by the Government as on February 24, 2016 is being provided in Annex III. As the overall objective of these guidelines is enabling expansion of banking facilities in these underbanked/underserved centres, each banking outlet opened, irrespective of the banked/unbanked status of the Centre, will be reckoned as having been opened in a URC.

d) A full-fledged 'brick and mortar' branch opened in a rural (Tier 5 and 6) centre which is already being served by a fixed point BC outlet by any bank will also 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.

e) A 'banking outlet' opened in a rural (Tier 5 and 6) centre which is served by only a banking outlet of a Payment Bank will also be eligible to be treated as equivalent to opening a 'banking outlet' in a URC. In other words, the first 'banking outlet' by a Payment Bank as well as the first 'banking outlet' by any other bank opened in a URC will be reckoned for computing compliance with the 25 per cent norm.

f) The time given to a bank for opening an outlet in a URC is one year. If a bank fails to adhere to the requirement of opening 25% banking outlets in a year, appropriate penal measures, including restrictions on opening of Tier 1 branches, may be imposed.

4.3 To encourage the banks to open/frontload more number of banking outlets in unbanked rural centres, they will be allowed to carry forward the benefit of the 'Banking Outlets', if any, opened in excess of the requirement specified in para 4.2 above, for a period of next 2 years. No extension to avail the benefit will be allowed.

4.4. To enable banks to have information for identifying a URC, State Level Banker Committees (SLBCs) shall play a constructive and proactive role. The SLBCs shall compile and have an updated list of all unbanked rural centres in the State which shall be displayed on their website. This list will facilitate banks to choose/indicate the place where they wish to open a 'banking outlet.' Banks shall inform and coordinate with the SLBC Convenor bank to earmark the centre identified

by them. If a bank fails to open the banking outlet in the prescribed period of 1 year as per Para 4.2 (f) above, the SLBC convenor bank may indicate the Centre as available for other banks to open a banking outlet. The non-member banks of the SLBC, may also refer to the website and keep the SLBC Convenor banks informed of the centres identified by them.

4.5 If a 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.

5. Merger/Closure/ Shifting/Conversion of 'Banking Outlets'

5.1 Banks having general permission may shift, merge or close all 'Banking Outlets' (except rural outlets and sole semi-urban outlets) at their discretion.

5.2 Merger, Closure and shifting of any rural 'Banking Outlet' as well as a sole semi urban 'Banking Outlet' would require approval of the DCC/DLRC. However, conversion of any rural or sole semi-urban banking outlet into a full-fledged brick and mortar branch and vice versa would not require such approval. While merging/closing/shifting/converting a rural or a sole semi urban 'Banking Outlet', banks and DCC/DLRC shall ensure that the banking needs of the centre continue to be met.

5.3 Banks should also ensure that customers of the Banking Outlet, which is being merged/closed/shifted are informed well in time so as to avoid inconvenience to them. Further, banks should ensure that they continue to fulfill the role entrusted to these 'Banking Outlets' under the Government sponsored programmes and Direct Benefit Transfer Schemes.

5.4 It may further be ensured 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.

6. Opening/shifting/merger/closing/conversion of Banking Outlets – Guidelines for Banks which do not have General Permission

6.1 Domestic Scheduled Commercial Banks from whom general permission has been withdrawn, shall obtain prior approval of Department of Banking Regulation (DBR), Central Office, RBI for opening all their branches. Further, in respect of their fixed point BC outlets, they shall also approach Reserve Bank for permission except for outlets opened in Tier 5 and 6 Centres. Small Finance Banks, Payment Banks as well as Local Area Banks (LABs) shall obtain prior approval of

DBR, Central Office, RBI for all categories of banking outlets. These banks shall submit their Annual Banking Outlet Expansion Plan (ABOEP) with the consolidated details of proposals for opening, closing, shifting, merger and conversion of these banking outlets as per Proforma given in Annex IV.

6.2 It should be ensured that all the proposals conform to the guidelines contained in the above paras applicable to banks having general permission. On approval of the consolidated proposal, individual proposals for opening new branches at specific centres, for which prior permission is required from RBI, must be submitted in the prescribed Form VI in terms of Rule 12 of the Banking Regulation (Companies Rules), 1949, to the DBR, Reserve Bank of India, Central Office, Mumbai for approval. The Proforma is given at Annex V. The ABOEP and any other proposals required to be submitted to RBI in this regard should have the approval of the Board of Directors of the bank or such other authority to which powers have been delegated by the Board of the bank. Banks shall ensure that an authenticated / certified copy of such approval is invariably submitted along with these proposals.

6.3 It is recognized that some banks, including Small Finance Banks, not having general permission would have taken specific approval of Reserve Bank for their Annual Branch Expansion Plan for the current year (2017-18) including approval for opening of 25% branches in URCs, identified as per the erstwhile definition of a URC. It is clarified that notwithstanding the revised definition of a URC, as per Para 3.2 above, branches opened at the centres authorized by the RBI will be reckoned for assessing compliance with the 25% norm.

7. Grandfathering of MFI Structure of the Small Finance Banks

7.1 In order to provide an enabling environment to preserve the advantages of the MFI/NBFC structure of Small Finance Banks (SFBs) and with a view to further financial inclusion, SFBs are being allowed a time of 3 years from the date of commencement of business, to align their banking network with the extant guidelines. Till such time, the existing structures may continue and would be treated as 'Banking Outlets' though not immediately reckoning for the 25 per cent norm.

7.2 Nevertheless, during this period of 3 years, for all the banking outlets opened or converted from the existing MFI branches in a year, they will have to open 25% banking outlets in unbanked rural centres in the same year. For this purpose, Banking Outlets converted from existing MFI branches means, such of the existing NBFC/MFI branches where it intends to conduct banking

business of accepting deposits, allowing encashment of cheques/withdrawals besides carrying out the current lending activities.

7.3 At the end of three years from the date of their commencement of business, all SFBs should have opened in URCs, at least 25 per cent of their total Banking Outlets failing which penal measures including restrictions on further expansion by such banks will be considered and imposed, as deemed appropriate. With a view to bring all entities on a level playing field, this dispensation is applicable to all the existing banks that were NBFCs/MFI earlier as well as NBFC/MFI entities that may apply for bank licence in future.

8. Manning of ATMs/E-kiosks/CDMs/BNAMs

Banks are allowed to set up onsite/offsite Automated Teller Machines (ATMs) at centres/places identified by them, including SEZs. Banks are permitted to post suitable staff member(s) to provide guidance to the customers using the services of these outlets. Such ATMs shall not be reckoned as 'banking outlets' as defined in paragraph 3.1 of the circular.

9. Mobile Branches – Extension to All Tiers

Banks are allowed to open/operate mobile branches in all Centres. These mobile branches will not be considered as Banking Outlets.

10. Setting up of Administrative Offices, Back Offices (Central Processing Centres/Service Branches) and Call Centres etc.

10.1 Banks having general permission can set up Administrative Offices (Head/Regional/Zonal Offices etc.), Training Centres, Back Offices (Central Processing Centres (CPCs)/Service Branches), Treasury Branches and Call Centres, etc. without prior permission from Reserve Bank of India.

10.2 The banks should ensure that back offices i.e. CPCs/Service Branches which are set up exclusively to attend to back office functions such as data processing, verification and processing of documents, issuance of cheque books, etc. on requests received from other branches should not have any direct interface with customers for them to be not considered as banking outlets. Banks currently having specific permission to allow customer interface at these back offices (service branches and/or CPCs), have to align with the above instructions within one year from the

date of this circular and report compliance to Department of Banking Regulation, Central Office, Reserve Bank of India.

11. Business Facilitator/ Business Correspondent Model

The instructions on Business Facilitator/Business Correspondent Model as contained in our [Master Circular DBOD.No.BAPD.BC.7/22.01.001/2014-15 dated July 01, 2014](#) remain unchanged.

12. Customer Education

While the banks will continue to follow guidelines as indicated in our [Master Circular DBOD.No.BAPD.BC.7/22.01.001/2014-15 dated July 01, 2014](#), they should also ensure to enlighten people about banking outlets as adequate substitutes for physical 'brick and mortar' branches in low population density or low population locations.

13. Role of Board of Directors

Financial inclusion being the overarching objective of banking expansion and in view of the operational flexibility being given to the banks, it is necessary that the Boards of the Banks should ensure that arrangements are in place for strict compliance with these guidelines, in letter and spirit. Banks are therefore, advised to put in place a regular off-site and on-site monitoring system of the 'Banking Outlet' to ensure proper supervision, 'uninterrupted service' and timely addressing of customer grievances. The Board shall regularly review and monitor the transactions in these 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. As such, the Boards of banks should set internal targets for financial inclusion. 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.) shall be captured on regular basis. As the Small Finance Banks and Payment Banks have been set up to further financial inclusion and their client base would primarily be migrant labour workforce, low income households, small businesses, other unorganised sector entities, etc. their internal targets should be in line with their objectives. The Board shall review the progress in this regard on regular basis, say on quarterly basis and make the required data available to Reserve Bank as and when required and called for.

14. Reporting Requirements

14.1 Banks shall furnish the information as per Proforma I (Annex VI) on opening of new place of business i.e. branch/office/NAIOs (Non Administratively Independent Office) and Proforma II (Annex VII) on change in status – merger, conversion, closure etc. to Department of Statistics and Information Management (DSIM), Banking Statistics Division, Reserve Bank of India, Central Office, C-8/9, Bandra-Kurla Complex, Mumbai-400051.

14.2 As regards fixed point BC outlets classified as 'banking outlets', banks are required to report the data as per Annex VIII on quarterly basis starting from April 01, 2017. In order to furnish the initial statistics, banks have to furnish the first such report to DSIM, Reserve Bank of India (position as on March 31, 2017), not later one month from the date of issue of this Circular.

14.3 From the current year 2017-18, the annual reporting on opening of branches to the Department of Banking Regulation, Central Office has been dispensed with.

15. All the salient changes made from the existing branch authorization framework are furnished in the Appendix.

Details of tier-wise classification of centres based on population**i) Classification of centres (tier-wise) Population(as per 2011 Census)**

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

ii) Population-group wise classification of centres

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

Illustrations for calculation of part time banking outlets

Prescribed Period for Banking Outlet is 4 hours per day for 5 days (min. 20 hrs 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 $12/20 =$ It will be equal to 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 $12/20 =$ It will be equal to $0.6 = 06 \times 2 = 1.2$ outlets.

For computation of 25% URC,

Total outlets opened = $100 + 1.2 = 101.2$

Opened in URC = $30 + 1.2 = 31.2$

URC % = $31.2/101.2 \times 100 = 30.83\%$ (Complies with the norm)

List of LWE districts

<p><u>Andhra Pradesh</u></p> <ol style="list-style-type: none"> 1. Anantapur 2. East Godavari 3. Guntur 4. Kurnool 5. Prakasam 6. Srikakulam 7. Visakhapatnam 8. Vizianagaram <p><u>Telengana</u></p> <ol style="list-style-type: none"> 9. Adilabad 10. Karimnagar 11. Khammam 12. Medak 13. Mehboobnagar 14. Nalgonda 15. Warangal 16. Nizamabad <p><u>Bihar</u></p> <ol style="list-style-type: none"> 17. Arwal 18. Aurangabad 19. Bhojpur 20. East Champaran 21. Gaya 22. Jamui 23. Jehanabad 24. Kaimur 25. Munger 26. Nalanda 27. Nawada 28. Patna 29. Rohtas 30. Sitamarhi 31. West Champaran 32. Muzaffarpur 33. Sheohar 34. Vaishali 35. Banka 36. Lakhisarai 37. Begusarai 38. Khagaria 	<p><u>Chhattisgarh</u></p> <ol style="list-style-type: none"> 39. Bastar 40. Bijapur 41. Dantewada 42. Jashpur 43. Kanker 44. Korea (Baikunthpur) 45. Narayanpur 46. Rajnandgaon 47. Sarguja 48. Dhamtari 49. Mahasamund 50. Gariyaband 51. Balod 52. Sukma 53. Kondagaon 54. Balrampur <p><u>Jharkhand</u></p> <ol style="list-style-type: none"> 55. Bokaro 56. Chatra 57. Dhanbad 58. East Singhbhum 59. Garhwa 60. Giridih 61. Gumla 62. Hazaribagh 63. Koderma 64. Latehar 65. Lohardagga 66. Palamu 67. Ranchi 68. Simdega 69. Saraikela-Kharaswan 70. West Singhbhum 71. Khunti 72. Ramgarh 73. Dumka 74. Deoghar 75. Pakur <p><u>Madhya Pradesh</u></p> <ol style="list-style-type: none"> 76. Balaghat 	<p><u>Maharashtra</u></p> <ol style="list-style-type: none"> 77. Chandrapur 78. Gadchiroli 79. Gondia 80. Aheri <p><u>Orissa</u></p> <ol style="list-style-type: none"> 81. Gajapati 82. Ganjam 83. Keonjhar 84. Koraput 85. Malkangiri 86. Mayurbhanj 87. Navrangpur 88. Rayagada 89. Sambhalpur 90. Sundargarh 91. Nayagarh 92. Kandhamal 93. Deogarh 94. Jajpur 95. Dhenkanal 96. Kalahandi 97. Nuapada 98. Bargarh 99. Bolangir <p><u>Uttar Pradesh</u></p> <ol style="list-style-type: none"> 100. Chandauli 101. Mirzapur 102. Sonebhadra <p><u>West Bengal</u></p> <ol style="list-style-type: none"> 103. Bankura 104. West Midnapore 105. Purulia 106. Birbhumi
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Annex IV

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

<u>PART A</u> <u>(Opening of a place of business)*</u>	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 Payment 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						
Centralized Processing Cell						
Call centres						
Others (pls specify)						
TOTAL						

***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				
Total				

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 Banking Operations and Development

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) (i) Population of the place : (ii) Particulars of the command area [@] :- (i.e. the area of 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 agricultural, mineral and industrial production and imports and exports of the area of operation of the proposed office as under: <table border="1" data-bbox="289 1535 1230 1703"> <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> (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.	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>(v) If the existing banking facilities are considered inadequate, give reasons</p> <p>(vi) Prospects :</p> <p>(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 :</p> <p>(Amount in thousands of rupees)</p> <p>(b) Advances :</p> <p>(Amount in thousands of rupees)</p>															
5.	<p>Change of location of an existing office</p> <p>(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 :</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>(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)</p> <p>*Estimate of annual Expenditure</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Particulars</th> <th style="width: 70%;">Amount ()</th> </tr> </thead> <tbody> <tr> <td>a)</td> <td>Establishment Charges</td> </tr> <tr> <td>b)</td> <td>Stationery & Miscellaneous</td> </tr> <tr> <td>c)</td> <td>Rent & Building</td> </tr> <tr> <td>d)</td> <td>Interest to be paid on deposits</td> </tr> <tr> <td>e)</td> <td>Interest on funds borrowed from H.O. on _____ @ ____%</td> </tr> <tr> <td colspan="2">TOTAL</td> </tr> </tbody> </table> </div> <p>Estimated annual Income</p> <p>a) Interest on advances (₹) :</p> <p>b) Commission (₹) :</p> <p>c) Exchange (₹) :</p>	Particulars	Amount ()	a)	Establishment Charges	b)	Stationery & Miscellaneous	c)	Rent & Building	d)	Interest to be paid on deposits	e)	Interest on funds borrowed from H.O. on _____ @ ____%	TOTAL		
Particulars	Amount ()															
a)	Establishment Charges															
b)	Stationery & Miscellaneous															
c)	Rent & Building															
d)	Interest to be paid on deposits															
e)	Interest on funds borrowed from H.O. on _____ @ ____%															
TOTAL																

	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.

PROFORMA - I

Statement of New Branch/office/NAIO to be submitted by banks as and when opened/Quarterly basis

(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 and 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 (Authorization) Number/ Annex Sl. No. _____

(As obtained from RBI)

(d) Date of Licence (Authorization): / /

(See explanation)

Day Month Year

(e) Whether it is a case of Re-Validation of licence (authorization): 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) () Departmentalized 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 NAIO is attached to the branch having
Currency Chest/Repository/Small Coin-depot facility?

Yes () No ()

(Put a tick mark (√) in appropriate box)

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) () Exchange

(4) () Deposit

(5) () Insurance

(6) () Administrative/Controlling Office

(7) () Training Centre

(8) () Others (please specify, if any)

10. (a) Authorized Dealer Category

of the branch/office:

A () B () C ()

(Put a tick mark (√) in appropriate box)

(b) Date of Authorization:

□□/□□/□□□□

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 Computerized

(2) () Partially Computerized

(3) () Fully Computerized

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) () CORE BANKING SOLUTION

(6) () 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 to be submitted by banks to RBI as and when effected/Quarterly basis

(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)

<u>Old 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 Technological Facility</u>	<u>Current</u>
-----------------------------------	----------------

- | | |
|--------------------------------|-----|
| (1) () Not yet Computerized | () |
| (2) () Partially Computerized | () |
| (3) () Fully Computerized | () |

(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) () | Core Banking Solution | () |
| (6) () | Others | () |

(Please Specify, If Any)

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

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

a) Old Category : _____

b) New/Changed Category: _____

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

Upgraded () Degraded () Newly Authorized ()

- c) Date of Upgradation/Degradation/ Authorization: / /
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)

<u>Old Type of Govt. Business</u>	<u>New</u>
(1) () No Govt. Business	()
(2) () Direct Taxes	()
(3) () Departmentalized 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)

<u>Old Type of Treasury/Sub-Treasury Business</u>	<u>New</u>
(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 authorized newly for currency chest, then indicate

(i) Type of currency chest (put tick (√) mark in appropriate box):
A () B () C ()

(ii) Date of authorization: / /

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/ Authorization and Annex Sl. 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:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Part - I:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Part - I:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Part - I:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Part - I:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Part - I:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

(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 NAIO:

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 NAIOs, is closed/converted into NAIO/merged with another branch, then the base branch details of the NAIOs, 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 PROFORMA –I & II

NOTE: PLEASE READ THE INSTRUCTIONS BEFORE FILLING THE PROFORMA

- 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, Proforma for Temporary Office opened at the site of a fair/exhibition, etc. should not be sent to DSIM.
- 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 Proforma are filled up properly.

EXPLANATIONS OF ITEMS IN PROFORMA-I

Item No.1(c):

Public sector banks (SBI, 19 Nationalized 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 (DSIM) 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	Population
1	Up to 4999	Group Rural	Group Code
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 Regional Offices concerned 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

CODE STATUS NAME

- (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

CODE STATUS NAME

- (10) General Banking Branch

III. IN CASE OF SPECIALIZED BRANCH

(A) Agricultural Development/Finance Branches

- (11) Agricultural Development Branch (ADB)
- (12) Specialized 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) Specialized Savings Branch
 - (52) Commercial and Personal Banking Branch
 - (53) Specialized Commercial Branch
 - (54) Draft Paying Branch
 - (55) Professionals Branch
 - (56) Locker Branch
 - (57) Specialized 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 Realization Services (STARS) Branch
- (I) Other type of Specialized 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) Specialized Woman Entrepreneurs Branch
 - (78) Specialized Cash Management Services Branch
 - (79) Micro safe Branch for Self Help Groups

- (80) Any other category of specialized 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:

Code: Type of Area

- (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 Snow-fall, etc.

Note: For further clarification contact or write to

**The Director,
Banking Statistics Division,
Department of Statistics and Information Management,
Reserve Bank of India, Central Office,
C-9, 6th floor, Bandra-Kurla Complex,
Bandra (East), Mumbai - 400 051.
Phone: (022) 2657 8100 ext. 7360
Fax: (022) 2657 0847 / 2657 2319**

Annex VIII

Format for interim reporting to Reserve Bank of India (Quarterly basis)*

BC Outlets

State	District	Sub District	Revenue Centre	Census Centre Code	Population	No of BC Outlets as on last day of the preceding quarter	No of BC Outlets opened during the quarter	Whether this centre was unbanked rural centre before opening of new Outlets during the quarter; If yes, provide the date of opening (else keep it blank)	No of BC Outlets closed during the quarter	No of BC Outlets as on last day of quarter
1	2	3	4	5	6	7	8	9	10	11

*Care : First reporting as on March 31, 2017 (i.e. data on existing fixed point BC outlets) will be only up to Col. 7. Reporting on quarterly basis, thereafter, will follow.

Revised Guidelines on Authorisation of Banking Outlets – Major Changes

Sr. No.	Particulars	Old Provisions	New Provisions
1	Banking Outlets/Other Outlets defined	<p>Branch - A "branch" would include all branches i.e. full-fledged branches, specialized branches, satellite offices, mobile branches Extension Counters, off-site ATMs (Automated Teller Machines), administrative offices, controlling offices, service branches (back office or processing centre) etc. A call centre will not be treated as a branch.</p>	<p>In place of branch, a banking outlet (which includes a branch as well as BC outlet, amongst others) has been defined as under:</p> <p>Banking Outlet - A 'Banking Outlet' for a DSCB, a Payment Bank or a SFB 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 4 hours per day for at least five days a week.</p> <p>Part time Banking Outlets - Any fixed point service delivery unit of the bank which does not comply with the prescription regarding minimum working hours/days will be considered as a 'Part-time Banking Outlet'.</p>
2	Unbanked rural centre redefined	Unbanked rural centres are those which do not have any brick and mortar structure of a scheduled commercial bank for customer based banking transactions.	An unbanked rural centre (URC) is defined as a rural (Tier 5 and 6) centre that does not have a CBS-enabled 'Banking Outlet' of a Scheduled Commercial Bank, a Payment Bank or a SFB or a Regional Rural Bank nor a branch of a Local Area Bank or licensed Co-operative Bank for carrying out customer based banking transactions.

3	Condition for opening of 25% branches modified	At least 25 percent of the total number of branches opened during a financial year (excluding entitlement for branches in Tier 1 centres given by way of incentive), must be opened in unbanked rural (Tier 5 and Tier 6) centres.	At least 25 percent of the total number of 'Banking Outlets' opened during a financial year must be opened in an unbanked rural centres (Tier 5 and Tier 6). Pro-rata benefit for part-time banking outlet will be given.
4.	Restriction on Tier 1 Branches removed simplifying the regulations obviating the need to give the lists of underbanked districts/underbanked States.	The total number of branches opened in Tier 1 centres during the financial year cannot exceed the total number of branches opened in Tier 2 to Tier 6 centres and all centres in the North Eastern States and Sikkim. Banks may open branches in Tier 1 centres, [over and above their eligibility above], equal to the number of branches opened in Tier 2 to Tier 6 centres of underbanked districts of underbanked States,	Restriction on no. of Tier 1 branches removed. Incentive for opening banking outlets in North Eastern States and Sikkim (as well as LWE districts) has been modified as under : The opening of a 'Banking Outlet / part-time Banking Outlet' in any Tier 3 to Tier 6 centre of North-Eastern States and Sikkim as well as in any Tier 3 to 6 centres of LWE affected districts, notified by the Government of India, will be considered as equivalent to opening a 'Banking Outlet'/ 'part-time Banking Outlet', as the case may be, in an URC. A bank opening a 'brick and mortar' branch in a rural (Tier 5 and 6) centre which – owing to the presence of a BC outlet by another bank - may not be defined as an unbanked rural centre, will also be eligible for same incentive. Similar treatment for opening a banking outlet in a rural centre which is served only by a banking outlet of a Payment Bank.
5	Front loading of branches in Unbanked Rural Centres – delinking from FIPs	The banks may consider front-loading (prioritizing) the opening of branches in unbanked rural centres over a 3 year cycle co-terminus with their Financial Inclusion Plan (FIP 2013-16).	Banks may avail incentive for front loading of 'Banking Outlets', if any, in excess of minimum 25 per cent 'Banking Outlets' opened in the URCs/Tier 3 to 6 centres of N-E States, Sikkim and LWE affected districts for a maximum period of next 2

			years.
6	Back Offices (CPCs/Service Branches) - Customer Interface – No Interface allowed	Although current guidelines prohibited any customer interaction, over time, some exceptions were allowed based on banks' requests which are not uniform in nature.	No Customer Interface will be allowed. Banks which are currently having specific permission to allow limited customer interface at CPCs will have to align with the above instructions within one year from the date of this circular.
7	Guidelines on Satellite Offices, Part Shifting of branches, Extension Counters, Ultra small Branches, Specialised Branches subsumed.	Separate guidelines existed for these outlets.	No separate guidelines required as all these outlets will be considered as banking outlets or part-time banking outlets, as the case may be.
8	Role of Board of Directors	Limited to approval of Annual Branch Expansion Plans.	Financial Inclusion being the overarching objective of the revised framework and the operational flexibility being given to banks, the Board has been given overall responsibility to ensure that all the guidelines are complied with.