



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

RBI/2016-17/60

DBR.No.BAPD. BC.12 /22.01.001/2016-17

September 1, 2016

All Commercial Banks (excluding RRBs)/
(Including Small Finance Banks and Payments Banks)

Madam/Dear Sir,

**Section 23 of the Banking Regulation Act, 1949 - Master Circular on Branch
Authorisation - Census data 2011**

Please refer to our Master circular on Branch Authorisation [DBOD.No.BAPD.BC.7/22.01.001/2014-15 dated July 1, 2014](#) wherein Tier-wise population groups, List of Underbanked Districts and List of Underbanked Districts in Underbanked States are furnished in Annex 2, 3 and 4 respectively, based on Census 2001.

2. As the Census data for 2011 are available in public domain, banks are advised to follow Census 2011 w.e.f. September 1, 2016 for all purposes of categorisations. The details of Tier-wise Population Groups, List of Underbanked Districts in Underbanked States and List of Underbanked Districts in other States based on Census 2011 are enclosed at Annex 1, 2 and 3 respectively.

Yours faithfully,

(Lily Vadera)
Chief General Manager
Encl. as above

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

Annex 2

List of Underbanked Districts in Underbanked States (based on 2011 Population census)

Sr. No.	State/ District	Sr. No.	State/ District
	Arunachal Pradesh	22	Nalbari
1	Anjaw	23	Sivasagar
2	Changlang	24	Sonitpur
3	East Kameng	25	Tinsukia
4	Kurung Kumey	26	Udalguri
5	Lohit		Bihar
6	Longding	1	Araria
7	Lower Dibang Valley	2	Arwal
8	Tirap	3	Aurangabad
9	Upper Subansiri	4	Banka
10	West Siang	5	Begusarai
	Assam	6	Bhagalpur
1	Baksa	7	Bhojpur
2	Barpeta	8	Buxar
3	Bongaigaon	9	Darbhanga
4	Cachar	10	Gaya
5	Chirang	11	Gopalganj
6	Darrang	12	Jamui
7	Dhemaji	13	Jehanabad
8	Dhubri	14	Kaimur (Bhabua)
9	Dibrugarh	15	Katihar
10	Dima Hasao	16	Khagaria
11	Goalpara	17	Kishanganj
12	Golaghat	18	Lakhisarai
13	Hailakandi	19	Madhepura
14	Jorhat	20	Madhubani
15	Kamrup	21	Munger
16	Karbi Anglong	22	Muzaffarpur
17	Karimganj	23	Nalanda
18	Kokrajhar	24	Nawada
19	Lakhimpur	25	Pashchim Champaran
20	Morigaon	26	Purba Champaran
21	Nagaon	27	Purnia

28	Rohtas	3	Deoghar
29	Saharsa	4	Dhanbad
30	Samastipur	5	Dumka
31	Saran	6	Garhwa
32	Sheikhpura	7	Giridih
33	Sheohar	8	Godda
34	Sitamarhi	9	Gumla
35	Siwan	10	Hazaribagh
36	Supaul	11	Jamtara
37	Vaishali	12	Khunti
	Chhattisgarh	13	Kodarma
1	Balod	14	Latehar
2	Balodabazar	15	Lohardaga
3	Balrampur	16	Pakur
4	Bastar	17	Palamu
5	Bemetara	18	Pashchimi Singhbhum
6	Bijapur	19	Ramgarh
7	Bilaspur	20	Sahibganj
8	Dakshin Bastar Dantewada	21	Saraikela-Kharsawan
9	Dhamtari	22	Simdega
10	Gariyaband		Madhya Pradesh
11	Janjgir - Champa	1	Agar_Malwa
12	Jashpur	2	Alirajpur
13	Kabeerdham	3	Anuppur
14	Kondagaon	4	Ashoknagar
15	Korba	5	Balaghat
16	Koriya	6	Barwani
17	Mahasamund	7	Betul
18	Mungeli	8	Bhind
19	Narayanpur	9	Burhanpur
20	Raigarh	10	Chhatarpur
21	Rajnandgaon	11	Chhindwara
22	Sukma	12	Damoh
23	Surajpur	13	Datia
24	Surguja	14	Dewas
25	Uttar Bastar Kanker	15	Dhar
	Jharkhand	16	Dindori
1	Bokaro	17	Guna
2	Chatra	18	Jhabua

19	Katni	12	Hingoli
20	Khandwa (East Nimar)	13	Jalgaon
21	Khargone (West Nimar)	14	Jalna
22	Mandla	15	Kolhapur
23	Mandsaur	16	Latur
24	Morena	17	Nanded
25	Narsimhapur	18	Nandurbar
26	Neemuch	19	Nashik
27	Panna	20	Osmanabad
28	Raisen	21	Palghar
29	Rajgarh	22	Parbhani
30	Ratlam	23	Sangli
31	Rewa	24	Satara
32	Sagar	25	Solapur
33	Satna	26	Wardha
34	Sehore	27	Washim
35	Seoni	28	Yavatmal
36	Shahdol		Manipur
37	Shajapur	1	Bishnupur
38	Sheopur	2	Chandel
39	Shivpuri	3	Churachandpur
40	Sidhi	4	Imphal East
41	Singrauli	5	Imphal West
42	Tikamgarh	6	Senapati
43	Ujjain	7	Tamenglong
44	Umaria	8	Thoubal
45	Vidisha	9	Ukhrul
	Maharashtra		Meghalaya
1	Ahmadnagar	1	East Garo Hills
2	Akola	2	East Jaintia Hills
3	Amravati	3	North Garo Hills
4	Aurangabad	4	South Garo Hills
5	Bhandara	5	South West Garo Hills
6	Bid	6	South West Khasi Hills
7	Buldana	7	West Garo Hills
8	Chandrapur	8	West Khasi Hills
9	Dhule		Nagaland
10	Gadchiroli	1	Mon
11	Gondiya	2	Kiphire

3	Longleng	9	Chittaurgarh
4	Mokokchung	10	Churu
5	Peren	11	Dausa
6	Phek	12	Dhaulpur
7	Tuensang	13	Dungarpur
8	Wokha	14	Jaisalmer
9	Zunheboto	15	Jalor
	Odisha	16	Jhalawar
1	Balangir	17	Jhunjhunun
2	Baleshwar	18	Jodhpur
3	Bargarh	19	Karauli
4	Baudh	20	Nagaur
5	Bhadrak	21	Pali
6	Dhenkanal	22	Pratapgarh
7	Gajapati	23	Rajsamand
8	Ganjam	24	Sawai Madhopur
9	Jajapur	25	Sikar
10	Kalahandi	26	Sirohi
11	Kandhamal	27	Tonk
12	Kendrapara	28	Udaipur
13	Kendujhar		Uttar Pradesh
14	Koraput	1	Agra
15	Malkangiri	2	Aligarh
16	Mayurbhanj	3	Allahabad
17	Nabarangapur	4	Ambedkar Nagar
18	Nayagarh	5	Amethi
19	Nuapada	6	Amroha (Jyotiba Phule Nagar)
20	Puri	7	Auraiya
21	Rayagada	8	Azamgarh
22	Subarnapur (Sonepur)	9	Baghpat
	Rajasthan	10	Bahraich
1	Alwar	11	Ballia
2	Banswara	12	Balrampur
3	Baran	13	Banda
4	Barmer	14	Bara Banki
5	Bharatpur	15	Bareilly
6	Bhilwara	16	Basti
7	Bikaner	17	Bijnor
8	Bundi	18	Budaun

19	Bulandshahr	54	Pilibhit
20	Chandauli	55	Pratapgarh
21	Chitrakoot	56	Rae Bareli
22	Deoria	57	Rampur
23	Etah	58	Saharanpur
24	Etawah	59	Sambhal (Bhim Nagar)
25	Faizabad	60	Sant Kabir Nagar
26	Farrukhabad	61	Sant Ravidas Nagar (Bhadohi)
27	Fatehpur	62	Shahjahanpur
28	Firozabad	63	Shamli (Prabudh Nagar)
29	Ghazipur	64	Shrawasti
30	Gonda	65	Siddharthnagar
31	Gorakhpur	66	Sitapur
32	Hamirpur	67	Sonbhadra
33	Hapur (Panchsheel Nagar)	68	Sultanpur
34	Hardoi	69	Unnao
35	Hathras (Mahamaya Nagar)		West Bengal
36	Jalaun	1	Alipurduar
37	Jaunpur	2	Bankura
38	Jhansi	3	Bardhaman
39	Kannauj	4	Birbhum
40	Kanpur Dehat	5	Dakshin Dinajpur
41	Kasganj (Kanshiram Nagar)	6	Haora
42	Kaushambi	7	Hugli
43	Kheri	8	Jalpaiguri
44	Kushinagar	9	Koch Bihar
45	Lalitpur	10	Maldah
46	Mahoba	11	Murshidabad
47	Mahrajganj	12	Nadia
48	Mainpuri	13	North Twenty Four Parganas
49	Mathura	14	Paschim Medinipur
50	Mau	15	Purba Medinipur
51	Mirzapur	16	Puruliya
52	Moradabad	17	South Twenty Four Parganas
53	Muzaffarnagar	18	Uttar Dinajpur

Total No. of Under banked districts in Under banked States: 356

Annex 3

List of Underbanked Districts in other States (as per 2011 Population census)

Sr. No.	State/Districts	Sr. No.	State/ Districts
	Andaman & Nicobar Islands	2	Palwal
1	Nicobars		Jammu & Kashmir
2	North & Middle Andaman	1	Anantnag
	Andhra Pradesh	2	Bandipore
1	Anantapur	3	Doda
2	Kurnool	4	Kishtwar
3	Srikakulam	5	Kupwara
	Gujarat	6	Punch
1	Amreli	7	Rajouri
2	Aravalli	8	Ramban
3	Banas Kantha		Karnataka
4	Bhavnagar	1	Bidar
5	Botad	2	Bijapur (Vijayapura)
6	Chhotaudaipur	3	Chamarajanagar
7	Devbhumi Dwarka	4	Gulbarga (Kalaburagi)
8	Dohad	5	Kolar
9	Gir Somnath	6	Koppal
10	Kheda	7	Yadgir
11	Mahisagar		Kerala
12	Narmada	1	Malappuram
13	Panch Mahals		Mizoram
14	Patan	1	Lawngtlai
15	Surat	2	Saiha
16	Surendranagar		Sikkim
17	Tapi	1	West District
18	The Dangs		Tamil Nadu
	Haryana	1	Ariyalur
1	Mewat	2	Cuddalore

3	Dharmapuri	2	Karimnagar
4	Krishnagiri	3	Mahbubnagar
5	Nagapattinam	4	Warangal
6	Ramanathapuram		Tripura
7	Salem	1	Dhalai
8	Tiruvannamalai	2	Gomati
9	Vellore	3	Khowai
10	Viluppuram	4	North Tripura
	Telangana	5	Sepahijala
1	Adilabad	6	Unakoti

Total No. of Under banked Districts in other States: 64