



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2009-10/298

DBOD.No.BL.BC. 72 /22.01.001/2009-10

February 1, 2010

All Scheduled Commercial Banks (excluding RRBs)

Dear Sir

**Section 23 of the Banking Regulation Act, 1949 –
Relaxations in Branch Authorisation Policy**

Please refer to [Annex III](#) of our circular DBOD.No.BL.BC.65/22.01.001/2009-10 dated December 1, 2009 on the above subject, wherein a list of underbanked districts in underbanked States has been furnished.

2. In partial modification thereof, we advise that Jammu & Kashmir State has since been included in the list of underbanked States and consequently the following underbanked districts of Jammu & Kashmir State – Anantnag, Doda, Kupwara and Poonch – have been included in the list of underbanked districts in underbanked States under Annex III of the above circular.

Yours faithfully

(P.Vijaya Bhaskar)
Chief General Manager-in-charge