



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

[www.rbi.org.in](http://www.rbi.org.in)

RBI/2018-19/194

DBR.RRB.BL.BC.No.40/31.01.002/2018-19

May 31, 2019

The Chairman  
All Regional Rural Banks

Madam/Dear Sir,

**Rationalisation of Branch Authorisation Policy- Revision of Guidelines**

Please refer to the [Master Circular DBR.CO.RRB.BL.BC.No.17/31.01.002/2015-16 dated July 01, 2015](#) consolidating instructions/guidelines issued to Regional Rural Banks (RRBs) on Branch Licensing till June 30, 2015.

2. 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 view 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 also 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' were issued for commercial banks on [May 18, 2017](#) and now are being issued for RRBs as detailed in the [Annex](#) which shall be operational with immediate effect.

Yours faithfully

(Dr. S.K. Kar)  
Chief General Manager  
Encl: As above

बैंकिंग विनियमन विभाग, केंद्रीय कार्यालय, 12वीं और 13वीं मंज़िल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, मुंबई 400001

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हिन्दी आसान है, इस्का प्रयोग बढाइये

**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.

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

**(Section 23 of the Banking Regulation Act, 1949) – Revised Guidelines for RRBs**

**1. Scope of Application**

These guidelines are applicable to all Regional Rural Banks

**2. Date of Application**

These guidelines 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 Regional Rural Bank 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 four 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 four hours per day and for at least five 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 by Regional Rural Banks**

4.1 (a) Regional Rural Banks are permitted to open banking outlets in Tier 1 to Tier 6 centres (as per census 2011) as per the following arrangement:-

For opening of banking outlets (excluding BC outlets) in Tier 1 to 4 centres, RRBs are required to obtain prior approval of RBI. Their application shall be considered, provided they fulfill the following conditions:

- Minimum CRAR of nine percent
- Net NPA ratio does not exceed five percent.
- No default in maintenance of CRR and SLR during last two years.
- Net Profit in the previous financial year.
- All branches and Head offices of the RRB should be CBS compliant and have in place system generated NPA recognition.

4.1 (b) Regional Rural Banks will have general permission for opening banking outlets in rural centres i.e. Tier 5 and 6 centres (as per census 2011) without having the need to seek specific

approval from the Reserve Bank of India in each case, subject to post facto reporting (within seven days of opening a banking outlet) to Regional Office concerned of RBI.

(i) For opening branches in tier 1 to 4 centres during the current year, the permission for opening new branches shall be granted, only after the RRB had achieved the target of opening 25 percent of the total banking outlets in unbanked rural centres, during the previous financial year.

(ii) RRBs opening branches in Tier 5 and 6 centres, may approach the Regional Office concerned of RBI for post-facto automatic issue of the licence/s.

(iii) The licence should be displayed in the premises of the branch so opened for information of its customers / public to instil confidence in them that the bank branch is authorized to conduct banking business.

4.1 (c) The Regional Office concerned of RBI, through the Empowered Committee on Regional Rural Banks, shall also be responsible for monitoring opening/closing/shifting /merger of banking outlets of the RRBs under their jurisdiction. Further, if any RRB fails to adhere to the requirement of opening 25% banking outlets in a URC, in a year, these RRBs shall not be permitted to open banking outlets in Tier 1 to Tier 4 centres.

4.1 (d) 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 must 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 are provided under [Annex II](#).

- c) A banking outlet/part-time banking outlet opened in any Tier 3 to Tier 6 centre of North-Eastern States 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 LWE affected districts 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 under banked/ underserved centres, each banking outlet opened, irrespective of the banked/unbanked status of the centre, will be reckoned as having been opened in an 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 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) The time given to a bank for opening a banking outlet is one year. If a bank fails to adhere to the requirement of opening 25% banking outlets in URC in a year, appropriate penal measures, including restrictions on opening of banking outlets in Tier 1 to 4 centres (except tier 5 and 6) shall be imposed.

4.3 To encourage the RRBs to open 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 further extension to avail the benefit will be allowed.

4.4. To enable banks to have information for identifying an unbanked rural centre, State Level Bankers 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 (e) above, the SLBC convenor bank may indicate the centre as available for other banks to open a banking outlet.

4.5 If a RRB 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, Mumbai.

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

5.1 RRBs 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 and Regional Office concerned of RBI. 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 service needs at that centre continue to be met, without disruptions.

5.3 RRBs should also ensure that customers of the banking outlet, which is being merged/closed/shifted are informed two months in advance so as to avoid inconvenience to them. Further, banks should ensure that they continue to fulfil 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. Annual Banking Outlet Expansion Plan**

Regional Rural Banks shall submit their Annual Banking Outlet Expansion Plan (ABOEP), with the approval of Board of Directors, together with the consolidated details of proposals for opening, closing, shifting, merger and conversion of these banking outlets as per Proforma given in [Annex IV](#), to Regional Office concerned of RBI, and to NABARD for monitoring.

6.2 It should be ensured that all the proposals conform to the guidelines contained in the above paras applicable to RRBs. 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 concerned Regional office

of RBI with recommendation of NABARD for approval. The ABOEP and any other proposal required to be submitted to RBI in this regard should have the approval of the Board of Directors of the bank. RRBs shall ensure that an authenticated / certified copy of such approval is invariably submitted along with these proposals.

### **7. 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. Banks at their discretion may 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.

### **8. Mobile Branches – Extension to All Tiers**

The scheme of mobile branch envisages extension of banking facilities through a well-protected van with arrangements for two or three officials of the bank sitting in it with books, safe containing cash, etc. The mobile unit would visit the places proposed to be served by it on specific days/hours. The mobile offices would be attached to a branch of an RRB.

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

### **9. Setting up of Regional Offices, Administrative Offices, Back Offices (Central Processing Centres/Service Branches) and Call Centres, etc.**

9.1 RRBs shall be allowed to open one Regional Office (RO) for every 50 banking outlets. However, RRBs are required to obtain licence from the concerned Regional Office of RBI prior to functioning / opening of these offices. RRBs having up to 50 banking outlets will be under the direct control of the Head Office, without any intermediate tier. The cases of RRBs, which require relaxation in the above norm with regard to the number of branches to be covered by one RO due to geographical / other conditions, will be examined by the Empowered Committee (EC) and referred to Central Office, Department of Banking Regulation (DBR) for consideration.

The ROs shall not be permitted to transact any banking business. RRBs can either shift or close / merge these offices at their discretion without prior approval of RBI, but they are required to inform the change in address to the concerned Regional Office of RBI at the earliest, but not later than one month from the date of shifting. As regards closure / merger of such offices, the same may be communicated to the concerned Regional Office of RBI for cancellation immediately after the closure / merger of the office under advice to the DSIM of RBI.

9.2 RRBs may set up Training Centres, Back Offices (Central Processing Centres (CPCs)/Service Branches), Treasury Branches and Call Centres, etc. exclusively to attend to back office functions such as and other functions incidental to their banking business after obtaining necessary permission from the concerned Regional Office of RBI. They should not have any interface with customers and shall not allowed to be converted into general banking branches.

9.3 The banks should ensure that administrative offices, training centres, back offices i.e. CPCs/service branches, etc. which are set up exclusively to attend to back office functions such as administration, data processing, verification and processing of documents, issuance of cheque books, etc. on requests received from other banking outlets 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 Regional offices concerned of RBI.

#### **10. Business Facilitator/ Business Correspondent Model**

The instructions on Business Facilitator/Business Correspondent Model as contained in our [Master Circular DBR.CO.RRB.BL.BC.No.17/31.01.002/2015-16 dated July 01, 2015](#) remain unchanged.

#### **11. Customer Education**

While the banks will continue to follow guidelines as indicated in our [Master Circular DBR.CO.RRB.BL.BC.No.17/31.01.002/2015-16 dated July 01, 2015](#) 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.

#### **12. Reporting Requirements**

12.1 RRBs 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.

12.2 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, 2018. 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 than one month from the date of issue of this Circular.

12.3 From the current year 2018-19, the reporting on opening of branches to the Department of Banking Regulation, Central Office has been dispensed with.

13. 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 hours 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

**Andhra Pradesh**

1. Anantapur
2. East Godavari
3. Guntur
4. Kurnool
5. Prakasam
6. Srikakulam
7. Visakhapatnam
8. Vizianagaram

**Telengana**

9. Adilabad
10. Karimnagar
11. Khammam
12. Medak
13. Mehboobnagar
14. Nalgonda
15. Warangal
16. Nizamabad

**Bihar**

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

**Chhattisgarh**

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

**Jharkhand**

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

**Madhya Pradesh**

76. Balaghat

**Maharashtra**

77. Chandrapur
78. Gadchiroli
79. Gondia
80. Aheri

**Orissa**

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

**Uttar Pradesh**

100. Chandauli
101. Mirzapur
102. Sonebhadra

**West Bengal**

103. Bankura
104. West Midnapore
105. Purulia
106. Birbhumi

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

<b>PART A (Opening of a place of business)*</b>	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)
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
Banking Outlet						
Part Time Banking Outlet						
Administrative office						
Back Office						
Centralized Processing Cell						
Call centres						
Others (pls specify)						
<b>TOTAL</b>						

\*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 <sup>@</sup>																					
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 <sup>@</sup> :-  (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="290 1487 1241 1653"> <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.  (v) If the existing banking facilities are considered inadequate, give reasons  (vi) Prospects :  (Give, as under, an estimate of the minimum business which the banking	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>company expects to attract at the proposed place of business within 12 months)</p> <p>(a) Deposits : (Amount in thousands of rupees)</p> <p>(b) Advances : (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> <table border="1" style="margin-left: 40px;"> <tr> <td colspan="2">(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</td> </tr> <tr> <td><b>Particulars</b></td> <td><b>Amount ( )</b></td> </tr> <tr> <td>a)</td> <td>Establishment Charges</td> </tr> <tr> <td>b)</td> <td>Stationery &amp; Miscellaneous</td> </tr> <tr> <td>c)</td> <td>Rent &amp; 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"><b>TOTAL</b></td> </tr> </table> <p>Estimated annual Income</p> <p>a) Interest on advances (₹) :</p> <p>b) Commission (₹) :</p> <p>c) Exchange (₹) :</p> <p>d) Interest on funds lent to H.O. (₹) :</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) *Estimate of annual Expenditure		<b>Particulars</b>	<b>Amount ( )</b>	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 _____ @ _____ %	<b>TOTAL</b>		
(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																		
<b>Particulars</b>	<b>Amount ( )</b>																	
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 _____ @ _____ %																	
<b>TOTAL</b>																		
7.	<p>Other particulars :</p> <p>(Any additional facts which the banking company may wish to adduce in support of its application)</p>																	

\*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)



(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



**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)**

Old	<u>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"/>	Part - I:	<input type="text"/>
Part - I:	<input type="text"/>	Part - I:	<input type="text"/>
Part - I:	<input type="text"/>	Part - I:	<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 (8<sup>th</sup> & 9<sup>th</sup> 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 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, 6<sup>th</sup> 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	<b>Branch</b> - 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.	In place of branch, a banking outlet (which includes a branch as well as BC outlet, amongst others) has been defined as under:  <b>Banking Outlet</b> - A 'Banking Outlet' for a RRB, 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.  <b>Part time Banking Outlets</b> - 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'.
2	Unbanked rural centre redefined	Unbanked rural centres are those which do not have any brick and mortar structure of any 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.	Procedure for opening of Branches	RRBs are required to obtain prior approval of RBI for opening branches in Tier 1 centres. Their applications will be considered, provided they fulfill the following conditions: <ul style="list-style-type: none"> <li>• No default in maintenance of SLR and CRR during the last two years;</li> <li>• Operating profits are being made;</li> <li>• Net worth shows improvement; and</li> <li>• Net NPA ratio does not exceed 8 per cent.</li> </ul> (b) (i) RRBs are permitted to open branches in Tier 2 to Tier 6 centers (with population of up to 99,999 as per Census 2001) without having the need to take permission from Reserve Bank of India in each case, subject to reporting, provided they fulfill the following conditions as per the latest inspection report : <ul style="list-style-type: none"> <li>• CRAR of at least 9%;</li> <li>• Net NPA ratio less than 5%;</li> <li>• No default in maintenance of CRR / SLR for the last year; and</li> <li>• Net profit in the last financial year;</li> </ul>	(a) Regional Rural Banks are permitted to open Banking Outlets in Tier 1 to Tier 6 centres (as per census 2011) as per the following arrangement:- For opening of Banking Outlets (excluding BC outlets) in Tier 1 to 4 centres, RRBs are required to obtain prior approval of RBI. Their application shall be considered, provided they fulfill the following conditions: <ul style="list-style-type: none"> <li>• Minimum CRAR of nine percent</li> <li>• Net NPA ratio does not exceed five percent.</li> <li>• No default in maintenance of CRR and SLR during last two years.</li> <li>• Net Profit in the previous financial year.</li> <li>• All branches and Head offices of the RRB should be CBS compliant and have in place system generated NPA recognition.</li> </ul> (b) Regional Rural Banks will have general permission for opening Banking outlets in Tier 5 and 6 centres (as per census 2011) without having the need to seek specific approval from the Reserve Bank of India in

		<ul style="list-style-type: none"> <li>• CBS compliant</li> </ul> <p>(ii) RRBs eligible to open branches in Tier 2 to Tier 6 centres, under general permission, may approach the Regional Office of RBI for post-facto automatic issue of the licence/s. The licence should be displayed in the premises of the branch so opened for information of its customers / public to instill confidence in them that the bank branch is authorized to conduct banking business.</p> <p>(iii) RRBs which are not eligible are required to apply to RBI for prior permission to open branches in Tier 2 to 6 centres. Their applications will be considered provided they fulfill the conditions laid down in paragraph II (1) (a).</p>	<p>each case, subject to post facto reporting (within seven days of opening a banking outlet) to Regional Office concerned of RBI.</p> <p>(i) For opening branches in tier 1 to 4 centres during the current year, the permission for opening new branches shall be granted, only after the RRB had achieved the target of opening 25 percent of the total banking outlets in Unbanked Rural Centres, during the previous financial year.</p> <p>(ii) RRBs opening branches in Tier 5 and 6 centres, may approach the Regional Office concerned of RBI for post-facto automatic issue of the licence/s.</p> <p>(iii) The licence should be displayed in the premises of the branch so opened for information of its customers / public to instill confidence in them that the bank branch is authorized to conduct banking business.</p>
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).	To encourage the RRBs to open 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 of the circular, for a period of next 2 years. No further extension to avail the benefit will be allowed.
6.	Merger/Closure/ Shifting/Conversion of 'Banking Outlets'	<p><b>Shifting of Branches - At Rural Centres</b></p> <p>(a) The shifting of branches in rural centres may be effected by RRBs themselves <b>without obtaining the prior approval of RBI</b>, subject to the condition that both the existing and proposed centres are within the same block, and that the relocated branch would be able to cater adequately to the banking needs of the villages served by the existing branch.</p> <p><b>Shifting of Branches - At Urban / Metropolitan Centres / Semi Urban Centres</b></p> <p>(b)(i) RRBs may shift their branches at semi urban centres / urban / metropolitan centres within the same locality / municipal ward <b>without the prior approval of RBI</b>. It should, however, be ensured that the locality / ward is not rendered unbanked due to the shifting of branch/es.</p> <p>(ii) RRBs have to obtain <b>prior approval of the concerned Regional Office of RBI</b> for shifting of branches outside the locality / municipal ward at semi urban / urban / metropolitan centres.</p> <p>(c) RRBs may shift their branches as indicated above, but ensure that the licence of the branch is submitted to the concerned Regional Office of RBI for getting the new address incorporated therein at the earliest but not later than three months from the date of the shifting of the branch.</p> <p>(d) RRBs should, however, ensure that customers of the branch, which is being</p>	<p>RRBs may shift, merge or close all 'Banking Outlets' (except rural outlets and sole semi-urban outlets) at their discretion. 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 and Regional office concerned of RBI. 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 service needs at that centre continue to be met, without disruptions.</p> <p>RRBs should also ensure that customers of the Banking Outlet, which is being merged/closed/shifted are informed two months in advance so as to avoid inconvenience to them. Further, banks should ensure that they continue to fulfil the role entrusted to these 'Banking Outlets' under the Government sponsored programmes and Direct Benefit Transfer Schemes.</p> <p>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.</p>

		<p>shifted, are informed well in time before actual shifting of the branch, so as to avoid inconvenience to them.</p> <p><b>Conversion of Branches</b></p> <p>(a) RRBs may themselves decide the need for conversion of the existing loss making branches into satellite / mobile offices keeping in view the cost-benefit aspect, the likely inconvenience that may be caused to the existing clientele, the effect of the conversion on the performance in the preparation of district credit plan and priority sector lending. With a view to providing better customer service in rural areas, RRBs may also convert their satellite offices into <b>full-fledged branches after obtaining concurrence from the Empowered Committee (EC) and RRBs should also obtain necessary licence from the concerned Regional Office of RBI.</b></p> <p>(b) <b>Conversion of branches into satellite</b> offices at centres other than rural is not permissible.</p> <p><b>Merger of Branches</b> - Where two loss making branches of any RRB are in close proximity to each other (i.e. within a distance of about 5 kms.), the RRB may consider merging the two branches with a view to rationalising the spatial spread and reducing establishment / operating costs.</p>	
7	Mobile Branches	The mobile office/s should not visit the rural places which are served by cooperative banks and places served by regular offices of commercial banks.	Regional Rural Banks are allowed to open/operate mobile branches in all Centres. These mobile branches will not be considered as Banking Outlets.
8.	Setting up of Administrative Offices, Back Offices (Central Processing Centres/Service Branches) and Call Centres etc.	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.
9	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.
10	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.
11	Reporting Requirements	-	From the current year 2018-19, the reporting on opening of branches to the Department of Banking Regulation, Central Office has been dispensed with.