

## Citizen's Charter – Reserve Bank of India (RBI)

Department of Regulation (DoR)			
<b>All India Financial Institutions (AIFIs)</b>			
29	Permission to AIFIs for investing in Equity Shareholding of a Company	90	<a href="#">PRAVAAH</a>
<b>Asset Reconstruction Companies (ARCs)</b>			
30	Permission for shifting of registered office of ARC	45	<a href="#">PRAVAAH</a>
31	Application for grant of Certificate of Registration (CoR) as ARC	90	<a href="#">PRAVAAH</a>
32	Application for prior approval of RBI for appointment, re-appointment of Director / MD / CEO in ARC	90	<a href="#">PRAVAAH</a>
33	Approval for inclusion of new sponsor, cessation of sponsor, aggregate transfer of 10% or more of the total Paid-up Share Capital of the ARC by a sponsor during the period of five years commencing from the date of the CoR.	90	<a href="#">PRAVAAH</a>
<b>Co-operative Banks</b>			
34	Grant of Banking licence to State Co-operative Banks (StCB) and District Central Co-operative Banks (DCCB)	30	<a href="#">PRAVAAH</a>
35	Application for Appointment or Re-appointment of MD, WTD, CEO in Co-operative Banks – Urban Co-operative Banks (UCB), StCB and DCCB	90	<a href="#">PRAVAAH</a>
<b>District Central Co-operative Banks (DCCB)</b>			
36	Prior Permission to DCCB for opening Branch or Extension Counter or Specialised Branch or Regional Office or Zonal Office or Administrative Office	90	<a href="#">PRAVAAH</a>
<b>Housing Finance Companies (HFCs)</b>			
37	Application for prior permission of RBI for appointment of Director in HFCs	90	<a href="#">PRAVAAH</a>
38	Approval for change in shareholding or control of HFC	90	<a href="#">PRAVAAH</a>

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39	Permission to HFCs for investing or divesting Equity shareholding and retaining Equity Investments beyond prescribed prudential limits	90	<a href="#">PRAVAAH</a>
40	Permission to HFCs for undertaking various activities departmentally or expansion of the scope of activities of their group entities	90	<a href="#">PRAVAAH</a>
Non-Banking Financial Companies (NBFCs)			
41	Application by existing NBFC-NDs for conversion of CoR from one category to another	45	<a href="#">PRAVAAH</a>
42	Application by NBFC-ICCs for grant of additional Certificate of Registration (CoR) to carry out Factoring Business	45	<a href="#">PRAVAAH</a>
43	Application for recognition as Self-Regulatory Organisation (SRO) for Account Aggregator ecosystem.	45	<a href="#">PRAVAAH</a>
44	Conversion of CoR of deposit taking NBFC to non-deposit taking NBFC category	45	<a href="#">PRAVAAH</a>
45	Permission for opening of branches by Deposit taking NBFCs	45	<a href="#">PRAVAAH</a>
46	Permission for opening of branches by NBFCs primarily into lending against gold jewellery and with more than 1000 Branches	45	<a href="#">PRAVAAH</a>
47	Request for issue of fresh CoR upon shifting of registered office of NBFC from one Regional Office of RBI to another	45	<a href="#">PRAVAAH</a>
48	Application for grant of CoR as Core Investment Company (CIC)	90	<a href="#">PRAVAAH</a>
49	Application for grant of CoR as NBFC	90	<a href="#">PRAVAAH</a>
50	Application for prior Permission of RBI for Appointment of Director in an NBFC	90	<a href="#">PRAVAAH</a>
51	Approval for change in shareholding or control of NBFC	90	<a href="#">PRAVAAH</a>

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52	Approval to NBFCs for coupon payment on regulatory capital instruments	90	<a href="#">PRAVAAH</a>
53	Approval to NBFCs for redemption of or exercise of call option on capital instruments	90	<a href="#">PRAVAAH</a>
54	No Objection Certificate (NOC) for amalgamation of an NBFC with other NBFCs or entities other than a Banking Company	90	<a href="#">PRAVAAH</a>
55	Permission to NBFCs for investing or divesting Equity Shareholding and retaining Equity Investments beyond prescribed prudential limits	90	<a href="#">PRAVAAH</a>
56	Permission to NBFCs for undertaking various activities departmentally or expansion of the scope of activities of their group entities	90	<a href="#">PRAVAAH</a>
Non-Banking Financial Companies, Payment System Providers and Payment System Participants			
57	Application for Aadhaar Authentication licence in terms of Section 11A of the PML Act, 2002	60	<a href="#">PRAVAAH</a>
Non-Banking Financial Company (NBFC) and Asset Reconstruction Company (ARC)			
58	NOC for change in name of NBFC or ARC	45	<a href="#">PRAVAAH</a>
59	Request for CoR upon change of name of NBFC or ARC	45	<a href="#">PRAVAAH</a>
60	Request for duplicate CoR by NBFC or ARC due to loss of original CoR	45	<a href="#">PRAVAAH</a>
61	Application for voluntary surrender of CoR by NBFCs including HFCs for cancellation	90	<a href="#">PRAVAAH</a>
Regional Rural Banks (RRBs)			
62	Permission to RRBs for opening of Banking Outlets or issue of licence for Banking Outlets, Service Branches, Regional Offices	45	<a href="#">PRAVAAH</a>
63	Permission to RRBs for shifting of Banking Outlets outside the Revenue Centre	45	<a href="#">PRAVAAH</a>

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**Regional Rural Banks (RRBs) and Co-operative Banks**

64	Permission to Co-operative Banks and RRBs for extending internet banking to customers	90	<a href="#"><u>PRAVAAH</u></a>
65	Permission to Co-operative Banks and RRBs for extending mobile banking to customers	90	<a href="#"><u>PRAVAAH</u></a>

**Scheduled Commercial Banks (SCBs)**

66	Request letter for Credit Risk Mitigation (CRM) amount under Section 11 (2) (b) of the Banking Regulation Act, 1949	5	<a href="#"><u>PRAVAAH</u></a>
67	Request letter for statutory amount under Section 11 (2) (b) of the Banking Regulation Act, 1949	5	<a href="#"><u>PRAVAAH</u></a>
68	Approval to banks for exercise of call option on capital instruments	15	<a href="#"><u>PRAVAAH</u></a>
69	Application for authorisation for opening of Banking Outlets under approved Annual Banking Outlet Expansion Plan	30	<a href="#"><u>PRAVAAH</u></a>
70	Application for NOC for change in name of banking company	30	<a href="#"><u>PRAVAAH</u></a>
71	Approval of Annual Banking Outlet Expansion Plan in respect of domestic SCBs excluding RRBs, for which the general permission has been withdrawn and for Payment Banks and Local Area Banks	45	<a href="#"><u>PRAVAAH</u></a>
72	Application for Part-time Honorary Work of MD and CEO, CEO in Private Sector Banks, including SFBs, PBs and LABs as well as Foreign Banks, including Wholly Owned Subsidiaries of Foreign Banks operating in India	45	<a href="#"><u>PRAVAAH</u></a>
73	Authorisation to SCBs for importing gold or silver under Foreign Trade Policy	60	<a href="#"><u>PRAVAAH</u></a>
74	Application for amendment in Articles of Association in Private Sector Banks, including	90	<a href="#"><u>PRAVAAH</u></a>

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	Small Finance Banks (SFBs), Payment Banks (PBs) and Local Area Banks (LABs)		
75	Application for appointment or re-appointment of MD and CEO, CEO, other Whole Time Directors, Part Time Chairman in Private Sector Banks, including SFBs, PBs and LABs as well as Foreign Banks, including Wholly Owned Subsidiaries (WOS) of Foreign Banks operating in India	90	<a href="#">PRAVAAH</a>
76	Application for Indian banks to set up an IBU at GIFT City	90	<a href="#">PRAVAAH</a>
77	Application for Remuneration of MD and CEO, CEO, other Whole Time Directors, Part Time Chairman in Private Sector Banks, including SFBs, PBs and LABs as well as Foreign Banks, including Wholly Owned Subsidiaries of Foreign Banks operating in India	90	<a href="#">PRAVAAH</a>
78	Application of Foreign Banks, operating in India in branch mode, for opening Back Office or CPC, etc.	90	<a href="#">PRAVAAH</a>
79	Approval for acquisition of five per cent or more of the Paid-up Share Capital or Voting Rights in a Banking Company	90	<a href="#">PRAVAAH</a>
80	Approval for amalgamation of a Banking Company with another Banking Company	90	<a href="#">PRAVAAH</a>
81	NOC for amalgamation of a Holding Company or an NBFC with a Banking Company	90	<a href="#">PRAVAAH</a>
82	Permission to SCBs for divesting Equity Shareholding or retaining Equity Investments beyond prescribed prudential limits in a Company	90	<a href="#">PRAVAAH</a>
83	Permission to SCBs for expanding scope of activities of their group entities	90	<a href="#">PRAVAAH</a>
84	Permission to SCBs for granting of unsecured advances to subsidiaries	90	<a href="#">PRAVAAH</a>

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85	Permission to SCBs for investing in equity shareholding of a company	90	<a href="#">PRAVAAH</a>
86	Permission to SCBs for undertaking various activities departmentally	90	<a href="#">PRAVAAH</a>
87	Application for Foreign Banks desirous of establishing presence in India in Branch mode or WOS mode	270	<a href="#">PRAVAAH</a>
88	Application for Foreign Banks desirous of establishing presence in India through Representative Office	270	<a href="#">PRAVAAH</a>
89	Application for Indian Banks desirous of opening offices outside India	270	<a href="#">PRAVAAH</a>
90	Application of Foreign Banks for shifting of Branches	270	<a href="#">PRAVAAH</a>
91	Application of Foreign Banks, operating in India in branch mode, for opening new place of Business	270	<a href="#">PRAVAAH</a>
92	Application for license of Small Finance Bank under the guidelines for on tap licensing of Small Finance Banks in the private sector	270	<a href="#">PRAVAAH</a>
93	Application for License of Universal Bank under the guidelines for on tap licensing of Universal Banks in the private sector	270	<a href="#">PRAVAAH</a>
94	Application for voluntary transition of Small Finance Banks to Universal Banks	270	<a href="#">PRAVAAH</a>
Scheduled Commercial Banks and Co-operative Banks			
95	Approvals to banks for holding non-banking assets beyond 7 and up to 12 years, in terms of Section 9 of Banking Regulation Act, 1949	60	<a href="#">PRAVAAH</a>
Scheduled Commercial Banks and Regional Rural Banks			
96	Application for inclusion of Universal Banks or Small Finance Banks or Payments Banks or Foreign Banks or RRBs in the Second Schedule of RBI Act, 1934	45	<a href="#">PRAVAAH</a>

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**Scheduled Commercial Banks, Regional Rural Banks and Co-operative Banks**

97	Appropriation of Reserve - Commercial Banks including RRBs, UCBs, StCBs and DCCBs	45	<a href="#"><u>PRAVAAH</u></a>
98	Extension of timeline for submission of Annual Financial Statement under Section 31 of B R Act, 1949	45	<a href="#"><u>PRAVAAH</u></a>
99	Waiver of penalty on delayed or non-submission of returns	45	<a href="#"><u>PRAVAAH</u></a>
100	Waiver requests from banks with respect to the penal interest levied on banks by RBI for defaults in CRR and SLR maintenance	60	<a href="#"><u>PRAVAAH</u></a>

**State and District Central Co-operative Banks and Regional Rural Banks**

101	Permission to StCBs or DCCBs or RRBs for undertaking various activities departmentally	90	<a href="#"><u>PRAVAAH</u></a>
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**State and District Central Co-operative Banks**

102	Approval to StCB and DCCB for coupon payment on Perpetual Debt Instruments (PDI)	30	<a href="#"><u>PRAVAAH</u></a>
103	Approval to StCB and DCCB for issuance of regulatory capital instruments – PNCPS, PDI, RNCPS, PCPS, LTBSs	30	<a href="#"><u>PRAVAAH</u></a>
104	Approval to StCB and DCCB for redemption or exercise of call option of regulatory capital instruments – PNCPS, PDI, RNCPS, PCPS, LTBSs, LTDs	30	<a href="#"><u>PRAVAAH</u></a>
105	Permission to StCB and DCCB for shifting of bank branch to a different locality or Municipal Ward other than the one mentioned in the licence	30	<a href="#"><u>PRAVAAH</u></a>

**State Co-operative Banks**

106	Inclusion of StCBs in the Second Schedule to the RBI Act, 1934	30	<a href="#"><u>PRAVAAH</u></a>
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**Urban Co-operative Banks**

107	Approval to UCBs for coupon payment on Perpetual Debt Instruments	30	<a href="#"><u>PRAVAAH</u></a>
108	Approval to UCBs for Doorstep Banking Services	30	<a href="#"><u>PRAVAAH</u></a>
109	Intimation of closure of unremunerative Branch and Extension Counter by UCBs	30	<a href="#"><u>PRAVAAH</u></a>
110	Application by UCBs to act as Agents or Sub Agents under Money Transfer Service Scheme (MTSS)	45	<a href="#"><u>PRAVAAH</u></a>
111	NOC to UCBs for Open System Prepaid Payment Instrument (PPIs)	45	<a href="#"><u>PRAVAAH</u></a>
112	NOC to UCBs for Semi closed PPIs	45	<a href="#"><u>PRAVAAH</u></a>
113	Application by UCBs for change in Name	90	<a href="#"><u>PRAVAAH</u></a>
114	Application by UCBs for extension of Area of Operations beyond adjacent Districts or Whole State of Registration or to Multistate	90	<a href="#"><u>PRAVAAH</u></a>
115	Application by UCBs for NOC to Bye Law Amendments	90	<a href="#"><u>PRAVAAH</u></a>
116	Application from an UCB for voluntary amalgamation	90	<a href="#"><u>PRAVAAH</u></a>
117	Approval to UCBs for deployment of Point of Sale (POS) Terminal	90	<a href="#"><u>PRAVAAH</u></a>
118	Permission to scheduled UCBs for Online Trading facility	90	<a href="#"><u>PRAVAAH</u></a>
119	Permission to UCBs for exercise of call option on Preference Shares or Debt Capital Instruments	90	<a href="#"><u>PRAVAAH</u></a>
120	Permission to UCBs for issuance of Debt Capital Instruments - LTSB or PDI	90	<a href="#"><u>PRAVAAH</u></a>
121	Permission to UCBs for issuance of Preference Shares	90	<a href="#"><u>PRAVAAH</u></a>
122	Permission to UCBs for payment of dividend	90	<a href="#"><u>PRAVAAH</u></a>

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123	Prior approval to UCBs for Acquisition or Sale of Premises	90	<a href="#"><u>PRAVAAH</u></a>
124	Prior approval to UCBs for Appointment of Business Correspondent or Business Facilitator	90	<a href="#"><u>PRAVAAH</u></a>
125	Prior permission to UCBs for Allotment of Centres, Extension Counters, Specialised Branches under Annual Business Plan	90	<a href="#"><u>PRAVAAH</u></a>
126	Voluntary conversion of UCBs into Credit Societies	90	<a href="#"><u>PRAVAAH</u></a>
127	Application by UCBs for inclusion in Second Schedule to the RBI Act, 1934	240	<a href="#"><u>PRAVAAH</u></a>
128	Application for voluntary transition of Urban Co-operative Banks to Small Finance Banks	270	<a href="#"><u>PRAVAAH</u></a>