

The Chairmen and CEOs of all Scheduled Commercial Banks
(excluding RRBs)

Dear Sir,

Section 23 of Banking Regulation Act, 1949 – Master Circular on Branch Authorisation

Reserve Bank of India has been issuing instructions to commercial banks regarding opening/shifting/closing of branches/ offices, etc. from time to time. With the objective of liberalising and rationalising the policy for opening of branches by Indian banks in India, it has been decided to put in place a framework for a branch authorisation policy which would be consistent with the medium term corporate strategy of banks and public interest. Detailed guidelines in this regard are enclosed.

2. Foreign banks may be guided by paragraph 16 of this Master Circular.
3. This Master Circular supercedes all earlier instructions relating to branch authorisation.

Yours faithfully,

(Anand Sinha)
Chief General Manager- in - Charge.

Encls. : as above

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Master Circular on Branch Authorisation

1. Legal Requirement

The opening of new branches and shifting of existing branches of banks is governed by the provisions of Section 23 of the Banking Regulation Act, 1949. In terms of these provisions, the bank cannot, without the prior approval of the Reserve Bank of India (RBI), open a new place of business in India or abroad or change, otherwise than within the same city, town or village, the location of the existing place of business. Section 23 (2) of the Banking Regulation Act lays down that before granting any permission under this section, the Reserve Bank may require to be satisfied, by an inspection under Section 35 or otherwise, as to the financial condition and history of the banking company, the general character of its management, the adequacy of its capital structure and earning prospects and that public interest will be served by the opening or, as the case may be, change of location of the existing place of business. Therefore, it is mandatory for commercial banks and urban cooperative banks to obtain prior approval of Reserve Bank before opening a new branch/ office. Commercial banks including Local Area Banks (other than RRBs) should approach Department of Banking Operations & Development, Central Office, Urban Co-operative Banks should approach Urban Banks Department and Regional Rural Banks should approach Rural Planning and Credit Department in this regard.

2. Overseas branches

The current policy for authorisation of overseas branches of Indian banks will continue. The following guidelines relate to the policy for authorisation of branches in India.

3. Definition

For the purpose of branch authorisation policy, a “branch” would include a full fledged branch, a satellite office, an extension counter, an off-site ATM,

administrative office, controlling office, service branch (back office or processing centre) and credit card centre. A call centre will not be treated as a branch.

A call centre is one where only accounts or product information is provided to the customer through tele-banking facility and no banking transaction is undertaken through such centres.

4. Branch Authorisation Policy

(i) With the objective of liberalising and rationalising the branch authorisation policy, it has been decided to put in place a framework for a branch authorisation policy which would be consistent with the medium term corporate strategy of banks and public interest. In addition to the requirement relating to the financial condition and history of the banking company, the general character of its management, the adequacy of its capital structure and earning prospects, the new branch authorisation policy framework would have the elements enumerated in the following paragraphs.

(ii) As regards the public interest dimensions of the policy framework, the following aspects would be kept in view in processing the authorisation requests:

- (a) The RBI will, while considering applications for opening branches give weightage to the nature and scope of banking facilities provided by banks to common persons, particularly in underbanked areas, actual credit flow to the priority sector, pricing of products and overall efforts for promoting financial inclusion, including introduction of appropriate new products and the enhanced use of technology for delivery of banking services.
- (b) Such an assessment will include policy on minimum balance requirements and whether depositors have access to minimum banking or “no frills” banking services, commitment to the basic banking activity viz., acceptance of deposits and provision of credit and quality of customer service as, *inter alia*, evidenced by the number of complaints received and the redressal mechanism in place in the bank for the purpose.

(c) The need to induce enhanced competition in the banking sector at various locations.

(d) Regulatory comfort will also be relevant in this regard. This would encompass:

- compliance with not only the letter of the regulation but also whether the bank's activities are in compliance with the spirit and underlying principles of the regulations.
- the activities of the banking group and the nature of relationship of the bank with its subsidiaries, affiliates and associates.
- quality of corporate governance, proper risk management systems and internal control mechanism.

(iii) As regards the procedural aspects, the existing system of granting authorisations for opening individual branches from time to time, would be replaced by a system of giving aggregated approvals, on an annual basis, through a consultative and interactive process. Banks' branch expansion strategies and plans over the medium term would be discussed by the RBI with individual banks. The medium term framework and the specific proposals would cover the opening, closing and shifting of all categories of branches including the ATMs. Normally, the authorisations/ approvals, given on an annual basis would be valid for one year, from the date of communication.

5. The policy will be implemented with due flexibility.

6. Process for application

Based on the medium term strategy and considerations outlined in paragraph 4 above, banks should submit on an annual basis detailed proposals for opening new branches at specific centres in the prescribed Form VI (Rule 12) in terms of Banking Regulation (Companies Rules), 1949, to the Department of Banking Operations and Development, Central Office, Reserve Bank of India, Mumbai for approval (vide **Annex I**). Along with this, information sought in **Annex II** should also be furnished. The branch expansion plan should include specific proposals

for opening, closing, shifting and conversion of branches. Conversion would include upgradation of extension counter and conversion of a specialised branch into a general banking branch. The annual branch expansion plan will be discussed with the bank, normally, within four weeks from the submission thereof and approvals of branches will be communicated thereafter. The authorisations will be valid for one year from the date of communication.

7. Call Centres

No permission is required for establishment of a “call centre” as defined in paragraph 3. However, details of opening, closure and shifting of call centres should be reported to RBI as provided in paragraph 15.

8. Opening of branches

In order to facilitate banks to identify centres in underbanked districts, a list of such districts is given in **Annex - III**.

As Service Area Approach is no longer relevant, banks may include proposals for opening branches at rural centres in the Annual Plan submitted to Reserve Bank of India.

9. Shifting of branches

Shifting of branches would be a part of the medium term corporate strategy of branch expansion. Accordingly, proposals in this regard should be included in the Annual Plans. Banks should, however, ensure that customers of the branch which is being shifted are informed well in time before actual shifting of the branch so as to avoid inconvenience.

9.1 Rural branches

9.1.1 Within the block

Banks are free to shift their rural branches **within the block** without obtaining prior approval from RBI. However, banks while considering requests for shifting

of rural branches should keep in mind the role entrusted to these branches under the Government sponsored programmes.

9.1.2 Outside the block

At rural centres which are served by more than one commercial bank branch (excluding Regional Rural Bank branch), request for shifting of rural branches outside the block will be considered based on the following parameters:

- i) Branches being shifted are in existence for five years or more and are incurring losses consecutively for the last three years;
- ii) Branches located at centres suffering from certain natural risks beyond the control of the bank, such as, those which are prone to floods, landslides or likely to be submerged due to construction of dams or affected by natural calamities etc;
- iii) Branches functioning in places where law and order problem or where terrorist activities pose threat to bank personnel and property;
- iv) Branches where the premises occupied by the bank are in a dilapidated condition or burnt/destroyed and no suitable premises are available at the Centre;

9.2 At Metropolitan, Urban & Semi-Urban centres

The banks may at their discretion shift their branches in metropolitan/urban/semi-urban centres within the municipal limit of that centre i.e. city/town without prior approval from RBI.

Banks may also shift their branches within the same State subject to the following conditions:

- i) The new centre is of the same or lower population group as the existing centre e.g., a branch at an urban centre can be shifted to another urban/semi-urban or rural centre within the same State but not to a metropolitan centre;

ii) A centre located in underbanked district can be substituted by another centre in an underbanked district only.

10. Closure of branches

10.1 Rural branches

Closure of rural branches would require the permission of Reserve Bank of India. While closure of even loss making branches at rural centres having a single commercial bank branch (excluding Regional Rural Bank branch) is not permitted, proposal for closure of a branch served by more than one commercial bank branch should be included in the Annual Plan after obtaining approval of District Consultative Committee (DCC).

10.2 Metropolitan, Urban & Semi-Urban branches

Banks are permitted to close any branch in metropolitan, urban and semi-urban centre without seeking prior approval from RBI. Where a semi-urban branch has been assigned a role under Government sponsored programme, the bank should keep this aspect in mind before closing the branch.

11. Conversion of branches

11.1 Banks are free to convert the existing extension counters into branches as per their discretion and relocate them within that Centre. They should inform the concerned Regional Office of Reserve Bank of India before effecting the conversion into a branch.

11.2 Banks are free to convert the existing specialised branches into general banking branches without seeking prior approval from Reserve Bank of India.

12. Validity of Authorisation

With a view to ensuring expeditious utilisation of authorisations so as to make it coterminous with the annual plan of the bank, the validity of authorisation would be for one year from the date of communication of approval.

13. Acquisition of premises- Opening of branches

The banks, while opening of branches should ensure that the acquisition of premises for the branch complies with the State Government and Municipal laws.

14. Classification of Centres

For the purpose of correct classification of a centre i.e. rural, semi urban or urban, in case of doubt, banks may ascertain the population group-wise classification of the centre from the Department of Statistical Analysis & Computer Services (DESACS), Reserve Bank of India, Banking Statistics Division, C-8/9, Bandra-Kurla Complex, Mumbai-400051, before approaching Department of Banking Operations and Development, Central Office with their annual plan proposals.

15. Reporting to Reserve Bank of India

15.1 Banks should immediately report details of any new place of business and closure, shifting or conversion of any existing place of business to the concerned Regional Office of Reserve Bank of India except for Maharashtra and Goa, where it should be reported to Department of Banking Operations and Development, Central Office, Mumbai. The banks should also report the details of opening, closure and shifting of call centres.

15.2 Branch Banking Statistics

Banks should submit within fourteen days of every quarter, information relating to opening, closure, shifting and conversion of branches in Proformae I & II (Annex – IV) to DESACS, (Banking Statistics Division) and the concerned Regional Office of RBI. 'Nil' statement must be submitted in case there is nothing to report. The banks should also report the details of opening, closure and shifting of call centres.

16. Foreign banks

The branch authorization policy for Indian banks shall also be applicable to foreign banks subject to the following:

- Foreign banks are required to bring an assigned capital of US\$25 million up front at the time of opening the first branch in India.
- Existing foreign banks having only one branch would have to comply with the above requirement before their request for opening of second branch is considered.
- Foreign banks will be required to submit their branch expansion plan on an annual basis.
- In addition to the parameters laid down for Indian banks the following parameters would also be considered for foreign banks:
 - Foreign bank's and its group's track record of compliance and functioning in the global markets would be considered. Reports from home country supervisors will be sought, wherever necessary.
 - Weightage would be given to even distribution of home countries of foreign banks having presence in India.
 - The treatment extended to Indian banks in the home country of the applicant foreign bank would be considered.
 - Due consideration would be given to the bilateral and diplomatic relations between India and the home country.
 - The branch expansion of foreign banks would be considered keeping in view India's commitments at W.T.O. ATMs will not be included in the number of branches for such computation.

Accordingly, foreign banks should submit their annual branch expansion plan to the Department of Banking Operations and Development, Central Office, Mumbai.

Annex – I (Paragraph 6)

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 the existing place of business under Section 23 of the Banking Regulation Act, 1949 - Banking Regulation (Companies) Rules 1949 Rule 12 Form VI

Address

Date

.....

Department of Banking Operations and Development

Reserve Bank of India

.....

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 the locality/location:

- (c) Name of i) Block
ii) Tehsil :
iii) District :
iv) State / Taluka :

Annex – I
(Paragraph 6)

(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) Name of the Commercial banks and the number of their offices functioning within the radius of 5 kms. together with the names of centres where these are functioning :

3.Previous application:

(Give particulars of applications if any previously made to the Reserve Bank in respect of the proposed place of business)

4.Reasons for the proposed office:

(State detailed reasons for the proposed office and give statistics and other data, as under, which may have been collected for the proposed office)

(i) Population of the place:

@(ii) Particulars of the command area (i.e. the area of the operation of the proposed office):

(a) Approximate radius of the command area :

(b) Population :

(c) Number of villages in the command area :

Annex – I
(Paragraph 6)

- (iii) The volume and value of the agricultural mineral and industrial production and imports and exports in the area of operation of the proposed office as under :

Commodity	Production		Imports		Exports	
	Volume	Value	Volume	Value	Volume	Value
(1)	(2)	(3)	(4)	(5)	(6)	(7)

- (iv) If there are schemes for agricultural mineral or industrial development, give details of the same and their probable effects 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 minimum business which the banking company expect to attract at the proposed place of business within 12 months:

- a) Deposits : Amount in thousands of rupees.
b) Advance : Amount in thousands of rupees.

5. Change of location of an existing office
(Give the exact location of the office which is proposed to be closed and of the place where it is proposed to be shifted giving particulars of the new location as in Item 2,3, & 4)

*Estimate of annual Expenditure

a) Establishment Charges Rs.

b) Stationery & Miscellaneous Rs.

c) Rent & Bldg. Rs.

d) Interest to be paid on deposits Rs.

e) Interest on funds borrowed from H.O.on Rs.____@____%Rs.

TOTAL Rs.

6. Expenditure:

(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 that minimum income which the banking company expects to earn at the proposed office within 12 months)

Annex – I
(Paragraph 6)

Estimated annual Income :

a)	Interest on advances	Rs.
b)	Commission	Rs.
c)	Exchange	Rs.
d)	Interest on funds lent to H.O.	Rs.

TOTAL : Rs.

Estimated Profits Rs.

7. Other particulars:

(Any additional facts which the banking company may wish to add in support of its application)

* The portion not applicable to be struck off.

@ The information need be furnished only in the case of application 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.

Annex II

(Paragraph 6)

[illegible]

5												

\$\$\$ as per Annex -III

Name of the Bank: _____

Annex II

Branch Authorisation Proposals for the Year 2005-06

(Paragraph 6)

State-wise existing position of branches and Off-site ATMs

Sr. No.	Name of the State	Underbanked areas \$\$\$							
		No. of branches							
		Metro	Urban	Semi Urban	Rural	Total	%of Rural branches to Total branches	No. of Off-site ATMs	Grand Total
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
	Total								
Sr. No.	Name of the State	Areas other than Underbanked areas \$\$\$							
		No. of branches							
		Metro	Urban	Semi Urban	Rural	Total	%of Rural branches to Total branches	No. of Off-site ATMs	Grand Total
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
	Total								

Grand Total (Underbanked areas + Other areas)								
--	--	--	--	--	--	--	--	--

\$\$\$ as per Annex -III

Withdrawn

Name of the Bank: _____

Annex II

Branch Authorisation Proposals for the Year 2005-06

(Paragraph 6)

Proposal for merger of branches

Merger of branches							
<i>(Details of DCC approval may please be furnished, wherever applicable)</i>							
Sr. No.	Name of the State	Name of the branch (Centre) being merged	Population category-wise classification @@@	Whether Underbanked area (Y/N) \$\$\$	Name of the branch (Centre) with which it is being merged	Population category-wise classification @@@	Remarks
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							

@@@ Please indicate whether Metro/ Urban/ Semi Urban/ Rural

\$\$\$ as per Annex -III

Name of the Bank: _____

Annex II

Branch Authorisation Proposals for the Year 2005-06

(Paragraph 6)

Proposal for shifting and closure of branches

Proposal for shifting of branches ***									
<i>(Details of DCC approval may please be furnished, wherever applicable)</i>									
Sr. No.	Name of the State	Name of the Centre (From)	Name of the Centre (To)	From	To	From	To	From	To
				Underbanked \$\$\$	Underbanked \$\$\$	Others	Underbanked \$\$\$	Others	Others
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									

Proposal for closure of branches					
Sr. No.	Name of the State	Name of the branch (Centre)	Population category-wise classification @@@	Whether Underbanked area (Y/N)	Reasons for closure
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

*** Please indicate with tick mark in the appropriate cell

@@@ Please indicate whether Metro/ Urban/ Semi Urban/ Rural

\$\$\$ as per Annex -III

Annex II
(Paragraph 6)

Name of the Bank: _____
Branch Authorisation Proposals for 2005-06
Questionnaire

1) Medium Term Policy for Branch Expansion Programme of the Bank:

Bank may furnish details of the proposed Medium Term Policy for its branch expansion inclusive of branches & ATMs for a period of 3 years

2) Expected level of business in the next 3 years-

- a. Deposits
- b. Advances

3) Expected customer base

4) Technology implementation:

- a. No. of branches fully computerized
- b. No. of branches with network connectivity
- c. No. of branches with Core Banking Solution (CBS)

The bank may also submit a brief write-up on the existing technological infrastructure, various technology initiatives undertaken and the proposed enhancement/ upgradation of technology for achieving its business goals in the medium term

5) Measures to promote financial inclusion:

The bank may furnish details of the various levels/ slabs of minimum balance required to be maintained by customers and the related services offered by the bank linked to such multiple levels/ slabs of minimum balance.

6) Schedule of Charges of Products & Services offered:

The bank may forward the Schedule of Charges for various products and services offered to its customers.

7) Steps proposed to be taken by the bank to ensure that the quality of customer service does not get adversely affected due to expansion of branches.

8) Details relating to Credit Deposit Ratio:

Particulars	Rural	Semi-urban	Urban	Metropolitan	Total
Deposits					
Advances					
Credit-deposit ratio					
Deposits per branch					
Advances per branch					

Name of the Bank: _____
Branch Authorisation Proposals for 2005-06
Questionnaire

Annex II
(Paragraph 6)

9) Measures proposed by the bank to address the following issues arising out of scaling up of operations due to the proposed branch expansion-

- Internal control and audit
- Housekeeping and reconciliation
- Other areas of operational risk
- HR issues

10) Number of complaints received by the bank during last two years

11) Any other information:

Withdrawn

State-wise List of Districts considered Underbanked
(Paragraph 8)**ANDHRA PRADESH**

- 1 ADILABAD
- 2 ANANTAPUR
- 3 CUDDAPAH
- 4 KARIMNAGAR
- 5 KHAMMAM
- 6 KURNOOL
- 7 MAHBUBNAGAR
- 8 MEDAK
- 9 NALGONDA
- 10 RANGAREDDY
- 11 SRIKAKULAM
- 12 VIZIANAGARAM
- 13 WARANGAL

ASSAM

- 1 BARPETA
- 2 BONGAIGAON
- 3 CACHAR
- 4 DARRANG
- 5 DHEMAJI
- 6 DHUBRI
- 7 DIBRUGARH
- 8 GOALPARA
- 9 GOLAGHAT
- 10 HAILAKANDI
- 11 JORHAT
- 12 KAKROJHAR
- 13 KAMRUP
METROPOLITAN
- 14 KARBI ANGLONG
- 15 KARIMGANJ
- 16 LAKHIMPUR
- 17 MORIGAON
- 18 NAGAON
- 19 NALBARI
- 20 SIBSAGAR
- 21 SONITPUR
- 22 TINSUKIA

BIHAR

- 1 ARARIA
- 2 ARWAL
- 3 AURANGABAD
- 4 BANKA
- 5 BEGUSARAI
- 6 BHAGALPUR
- 7 BHOJPUR

ARUNACHAL PRADESH

- 1 CHUNGLANG
- 2 DIBANG VALLEY
- 3 LOWER DIBANG VALLY
- 4 EAST KAMENG
- 5 LOHIT
- 6 ANJAW
- 7 LOWER SUBANSIRI
- 8 KURUNG KUMEY
- 9 TIRAP
- 10 UPPER SIANG
- 11 UPPER SUBANSIRI

DADRA & NAGAR HAVELI

- 1 DADRA & NAGAR HAVELI

GUJARAT

- 1 AMRELI
- 2 BANAS KANTHA
- 3 BHAVNAGAR
- 4 DAHOD
- 5 DANGS
- 6 JUNAGADH
- 7 MAHESANA
- 8 NARMADA
- 9 PANCH MAHALS
- 10 SABAR KANTHA
- 11 SURAT
- 12 SURENDRANAGAR

CHHATTISGARH

- 1 BASTAR
- 2 BILASPUR
- 3 DANTEWADA
- 4 DHAMTARI
- 5 DURG
- 6 JANJGIR-CHAMPA
- 7 JASHPUR
- 8 KANKER
- 9 KAWARDHA
- 10 KORBA
- 11 MAHASAMUND
- 12 RAIGARH
- 13 RAIPUR
- 14 RAJNANDGAON
- 15 SURGUJA

- 8 BUXAR
- 9 DARBHANGA

BIHAR

- 10 GAYA
- 11 GOPALGANJ
- 12 JAMUI
- 13 JEHANABAD
- 14 KAIMUR
- 15 KATIHAR
- 16 KHAGARIA
- 17 KISHANGANJ
- 18 LAKHISARAI
- 19 MADHEPURA
- 20 MADHUBANI
- 21 MUNGER
- 22 MUZAFFARPUR
- 23 NALANDA
- 24 NAWADA
- 25 PASCHIMI CHAMPARAN
- 26 PURBI CHAMPARAN
- 27 PURNIA
- 28 ROHTAS
- 29 SAHARSA
- 30 SAMASTIPUR
- 31 SARAN
- 32 SHEIKHPURA
- 33 SHEOHAR
- 34 SITAMARHI
- 35 SIWAN
- 36 SUPAUL
- 37 VAISHALI

KARNATAKA

- 1 BANGALORE RURAL
- 2 BIDAR
- 3 CHAMARAJANAGAR
- 4 GULBARGA
- 5 KOPPAL
- 6 RAICHUR

MADHYA PRADESH

- 1 ASHOKNAGAR
- 2 ANUPPUR
- 3 BALAGHAT
- 4 BARWANI
- 5 BETUL
- 6 BHIND
- 7 BURHANPUR
- 8 CHHATARPUR
- 9 CHHINDWARA
- 10 DAMOH
- 11 DATIA

JAMMU & KASHMIR

- 1 ANANTNAG
- 2 DODA
- 3 KUPWARA
- 4 POONCH

HARYANA

- 1 FATEHABAD
- 2 JHAJJAR
- 3 JIND
- 4 KAITHAL
- 5 MAHENDRAGARH

JHARKHAND

- 1 BOKARO
- 2 CHATRA
- 3 DEOGHAR
- 4 DHANBAD
- 5 DUMKA
- 6 GARHWA
- 7 GIRIDIH
- 8 GODDA
- 9 GUMLA
- 10 HAZARIBAG
- 11 JAMTARA
- 12 KODERMA
- 13 LATEHAR
- 14 LOHARDAGGA
- 15 PAKUR
- 16 PALAMAU
- 17 PASCHIMI SINGHBHUM
- 18 SAHEBGANJ
- 19 SARAIKALAN

KERALA

- 1 MALAPPURAM

MANIPUR

- 1 BISHENPUR
- 2 CHANDEL
- 3 CHURACHANDPUR
- 4 IMPHAL EAST
- 5 IMPHAL WEST
- 6 TAMENGLONG
- 7 THOUBAL
- 8 UKHRUL

12 DEWAS

13 DHAR

MADHYA PRADESH

14 DINDORI

15 EAST NIMAR

16 GUNA

17 HARDA

18 HOSHANGABAD

19 JHABUA

20 KATNI

21 MANDLA

22 MANDSAUR

23 MORENA

24 NARSIMHAPUR

25 NEEMUCH

26 PANNA

27 RAISEN

28 RAJGARH

29 RATLAM

30 REWA

31 SAGAR

32 SATNA

33 SEHORE

34 SEONI

35 SHAHDOL

36 SHAJAPUR

37 SHEOPUR

38 SHIVPURI

39 SIDHI

40 TIKAMGARH

41 UMARIA

42 VIDISHA

43 WEST NIMAR

ORISSA

1 ANGUL

2 BALANGIR

3 BALESHWAR

4 BARGARH

5 BHADRAK

6 BOUDH

7 DHENKANAL

8 GAJAPATI

9 GANJAM

10 JAJPUR

11 KALAHANDI

12 KANDHAMAL

13 KENDRAPARA

14 KEONJHAR

15 KORAPUT

16 MALKANGIRI

17 MAYURBHANJ

18 NAWAPARA

MAHARASHTRA

1 AHMADNAGAR

2 AKOLA

3 AMRAVATI

4 AURANGABAD

5 BHANDARA

6 BID

7 BULDHANA

8 DHULE

9 GADCHIROLI

10 GONDIA

11 HINGOLI

12 JALGAON

13 JALNA

14 KOLHAPUR

15 LATUR

16 NANDED

17 NANDURBAR

18 NASIK

19 OSMANABAD

20 PARBHANI

21 SATARA

22 SOLAPUR

23 THANE

24 WARDHA

25 WASHIM

26 YAVATMAL

MEGHALAYA

1 EAST GARO HILLS

2 SOUTH GARO HILLS

3 WEST GARO HILLS

MIZORAM

1 LAWNGTLAI

2 SAIHA

NAGALAND

1 DIMAPUR

2 KOHIMA

3 KHIRPE

4 LONGLENG

5 MOKOKCHUNG

6 MON

7 PEREN

8 PHEK

9 TUENSANG

10 WOKHA

11 ZUNHEBOTO

PUNJAB

19 NAWRANGPUR

ORISSA

20 RAYAGADA

21 SONEPUR

22 SUNDARGARH

PONDICHERRY

1 YANAM

RAJASTHAN

1 ALWAR

2 BANSWARA

3 BARAN

4 BARMER

5 BHARATPUR

6 BHILWARA

7 BUNDI

8 CHITTAURGARH

9 CHURU

10 DAUSA

11 DHOLPUR

12 DUNGARPUR

13 HANUMANGARH

14 JALOR

15 JHALAWAR

16 JHUNJHUNU

17 JODHPUR

18 KARALI

19 NAGPUR

20 PALI

21 RAJSAMAND

22 SAWAI MADHOPUR

23 SIKAR

24 TONK

25 UDAIPUR

WEST BENGAL

1 BANKURA

2 BARDDHAMAN

3 BIRBHUM

4 DAKSHIN DINAJPUR

5 HAORA

6 HUGLI

7 JALPAIGURI

8 KOCH BIHAR

9 MALDAH

10 MURSHIDABAD

11 NADIA

12 NORTH 24 PARGANAS

1 MANSA

SIKKIM

1 WEST SIKKIM

TAMIL NADU

1 CUDDALORE

2 DHARMAPURI

3 KANCHEEPURAM

4 KRISHNAGIRI

5 NAGAPATTINAM

6 PERAMBALUR

7 PUDUKKOTTAI

8 RAMANATHAPURAM

9 SALEM

10 THIRUVALLUR

11 THIRUVARUR

12 TIRUVANNAMALAI

13 VELLORE

14 VILLUPURAM

TRIPURA

1 DHALAI

2 NORTH TRIPURA

3 SOUTH TRIPURA

4 WEST TRIPURA

UTTAR PRADESH

1 AGRA

2 ALIGARH

3 ALLAHABAD

4 AMBEDKAR NAGAR

5 AURAIYA

6 AZAMGARH

7 BAGHPAT

8 BAHRAICH

9 BALLIA

10 BALRAMPUR

11 BANDA

12 BARA BANKI

13 BAREILLY

14 BASTI

15 BIJNOR

16 BUDAUN

17 BULANDSHAHR

18 CHANDALI

19 CHITRAKOOT

20 DEORIA

21 ETAH

22 ETAWAH

13 PASCHIM MEDINIPUR
14 PURULIYA
15 SOUTH 24 PARGANAS
16 UTTAR DINAJPUR

23 FAIZABAD
24 FARRUKHABAD
25 FATEHPUR
26 FIROZABAD

UTTAR PRADESH

27 GHAZIPUR
28 GONDA
29 GORAKHPUR
30 HAMIRPUR
31 HARDOI
32 HATHRAS
33 JALAUN
34 JAUNPUR
35 JHANSI
36 JYOTIBA PHULE NAGAR
37 KANAUJ
38 KAUSHAMBI
39 KHERI
40 KUSHI NAGAR
41 LALITPUR
42 MAHARAJGANJ
43 MAHOBA
44 MAINPURI
45 MATHURA
46 MAU
47 MIRZAPUR
48 MORADABAD
49 MUZAFFARNAGAR
50 PILIBHIT
51 PRATAPGARH
52 RAI BARELI
53 RAMPUR
54 SAHARANPUR
55 SANT KABIR NAGAR
56 SANT RAVIDAS NAGAR
57 SHAHJAHANPUR
58 SHRAVASTI
59 SIDHARTHANAGAR
60 SITAPUR
61 SONBHADRA
62 SULTANPUR
63 UNNAO

PROFORMA-I

Statement of New Branch/office/NAIO as and when opened:

(Please read the Instructions before filling the proformae-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,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 Number: _____
(as obtained from RBI)

(d) Date of Licence: / /
(See explanation) Day Month Year

(e) Whether it is a case of Re-Validation of licence:

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:

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(Paragraph 15)

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 very important aspect: See explanation)

(b) Name of Community Development Block/Development Block/Tehsil/
Taluka/Sub-Division/Mandal/Police Station: _____

(c) Name of the District: _____

(d) Name of the State: _____

(e) Population of the Centre (revenue unit)
as per latest Census report: _____
(See explanation)

6. Is/are there any other administratively
independent bank branch(es)/office(s) other
than your branch/office/NAIO **in your center**: Yes: () No: ()
(See explanation and put tick mark (✓) in appropriate box)

7. (a) Business Status of the new branch/office/**NAIO** (See explanation):

Code: Status Name:- _____

(b) In case of NAIO, supply the following details (See explanation):

(i) Name of the base branch/office: _____

(ii) Uniform code numbers of the base branch/office

Part-I (7 digits):

Part-II (7 digits):

8.(i)(a) Status of Central Government Business:

(Put tick mark (✓) in appropriate box)

(1) () **No Govt. Business**
 (2) () **Direct Taxes**
 (3) () **Departmentalised Ministries Account (DMA)**
 (4) () **Pension**
 (5) () **Bond Issue**
 (6) () **Others (Specify, if any):** _____

Type of Treasury/Sub-Treasury Business (State Govt.)

- (1) () **No Govt. Business**
 (2) () **Treasury Business**
 (3) () **Sub-Treasury Business**
 (4) () **Pension**
 (5) () **Bond Issue**
 (6) () **Others (Specify, if any):**

(ii) Whether a currency chest is attached to this branch/office: Yes () No ()

(A) If “Yes” then state:

(a) The type of currency chest: A() B() C()
(put a tick mark (✓) in appropriate box)

(b) Date of establishment of currency chest: / /
Day Month Year

(c) Currency chest code Number:
(8- digit Code allotted by Department of Currency
Management (DCM) is to be written)

(d) Mention type of area in which currency chest is located:
(State “type of area” code: See the explanation)

Code: Type of Area:

(B) If "NO" then, supply particulars of the nearest branch/office having currency chest facility:

(a) Bank Name:

(b) Branch Name:

(c) Part-I of Uniform code:

Annex – IV (Paragraph 15)

(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?**
(Put a tick mark (√) in appropriate box)
Yes () No ()

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) () **Foreign Exchange**

(4) () **Gold deposit**

(5) () **Insurance**

(6) () **Administrative/Controlling Office**

(7) () **Training Centre**

(8) () **others(please specify, if any)-----**

10. (a) Authorised Dealer Category of the branch/office: A () B () C ()
(Put a tick mark (✓) in appropriate box)

(b) Date of Authorisation: / /
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:

[illegible]

11. Technological facility of Branch/Office:
(Put tick mark (✓) in appropriate box)
Technological Facility

- (1) () **Not yet Computerised**
(2) () **Partially Computerised**
(3) () **Fully Computerised**

12. Communication Facility available in the Branch/Office/NAIO:
(Put tick mark (✓) in appropriate box)
Communication Facility

- (1) () **NO NETWORK**
(2) () **INFINET**
(3) () **INTERNET**
(4) () **INTRANET**
(5) () **Core BANKING SOLUTION**
(6) () **Others (Please specify, if any)** _____

13. Magnetic Ink Code Reader
(MICR Code) number of the branch/office/NAIO: _____

14. Any other particulars (please specify): _____

15. For RBI use only:
(a) AD Region Office Code:
(b) Census Classification Code:
(c) Full Postal Address:

PROFORMA-II

Statement of change in Status/Merger/Conversion/Closure etc. of Existing Branch/office/NAIO as and when effected.

(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)

(a)	<u>Old</u>	<u>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

Annex – IV (Paragraph 15)

5.(a) Change in Technological Facility of the Branch/office/NAIO:

(Put tick mark (✓) in appropriate box)

<u>Old</u>	<u>Technological Facility</u>	<u>Current</u>
<p>1. <u>Equipment</u></p> <p>2. <u>Facilities</u></p> <p>3. <u>Personnel</u></p> <p>4. <u>Materials</u></p> <p>5. <u>Methods</u></p> <p>6. <u>Management</u></p> <p>7. <u>Marketing</u></p> <p>8. <u>Finance</u></p> <p>9. <u>Research and Development</u></p> <p>10. <u>Quality Control</u></p> <p>11. <u>Customer Service</u></p> <p>12. <u>Logistics</u></p> <p>13. <u>Information Systems</u></p> <p>14. <u>Human Resources</u></p> <p>15. <u>Legal and Compliance</u></p> <p>16. <u>Environmental</u></p> <p>17. <u>Safety</u></p> <p>18. <u>Public Relations</u></p> <p>19. <u>Community Relations</u></p> <p>20. <u>Government Relations</u></p>	<p>1. <u>Equipment</u></p> <p>2. <u>Facilities</u></p> <p>3. <u>Personnel</u></p> <p>4. <u>Materials</u></p> <p>5. <u>Methods</u></p> <p>6. <u>Management</u></p> <p>7. <u>Marketing</u></p> <p>8. <u>Finance</u></p> <p>9. <u>Research and Development</u></p> <p>10. <u>Quality Control</u></p> <p>11. <u>Customer Service</u></p> <p>12. <u>Logistics</u></p> <p>13. <u>Information Systems</u></p> <p>14. <u>Human Resources</u></p> <p>15. <u>Legal and Compliance</u></p> <p>16. <u>Environmental</u></p> <p>17. <u>Safety</u></p> <p>18. <u>Public Relations</u></p> <p>19. <u>Community Relations</u></p> <p>20. <u>Government Relations</u></p>	<p>1. <u>Equipment</u></p> <p>2. <u>Facilities</u></p> <p>3. <u>Personnel</u></p> <p>4. <u>Materials</u></p> <p>5. <u>Methods</u></p> <p>6. <u>Management</u></p> <p>7. <u>Marketing</u></p> <p>8. <u>Finance</u></p> <p>9. <u>Research and Development</u></p> <p>10. <u>Quality Control</u></p> <p>11. <u>Customer Service</u></p> <p>12. <u>Logistics</u></p> <p>13. <u>Information Systems</u></p> <p>14. <u>Human Resources</u></p> <p>15. <u>Legal and Compliance</u></p> <p>16. <u>Environmental</u></p> <p>17. <u>Safety</u></p> <p>18. <u>Public Relations</u></p> <p>19. <u>Community Relations</u></p> <p>20. <u>Government Relations</u></p>

(1) () *Not yet Computerised* ()

(2) () *Partially Computerised* ()

(3) () *Fully Computerised* ()

(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 ()

(5) () **Others** ()

(Please specify, if any)

Date of Change in Communication Facility: /

Day Month Year

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

a) Old Category : _____

b) New/Changed Category : _____

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

Upgraded () Degraded () Newly Authorised ()

c) Date of Upgradation/Degradation/ Authorisation:

//

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):

[illegible]

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):

--	--	--	--	--	--	--

[illegible]

Annex – IV
(Paragraph 15)

- 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</u>	<u>Type of Govt. Business</u>	<u>New</u>
(1) ()	No Govt. Business	()
(2) ()	Direct Taxes	()
(3) ()	Departmentalised Ministries Account(DMA)	()
(4) ()	Pension	()
(5) ()	Bond Issue	()
(6) ()	Others (specify, if any):_____	()

(ii) Date of Change: / /
Day Month Year

Annex – IV
(Paragraph 15)

(b) (i) Treasury/ Sub-Treasury Business (State Govt. Business):

(Put tick mark (✓) in appropriate box)

Old	Type of Treasury/Sub-Treasury Business	New
(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 authorised newly for currency chest, then indicate

(i) type of currency chest (put tick (✓) mark in appropriate box):

A () B () C ()

(ii) Date of authorisation: / /
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: _____

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(Paragraph 15)

(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

Annex – IV
(Paragraph 15)

11. If the branch/office/NAIO is relocated to a different centre, give the *reasons*
for relocation: _____

(a) Licence 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:

Advice for Closure () Merger () Conversion ()

(Put tick mark (✓) against appropriate box)

1. Branch/Office/**NAIO** Name (See explanation in item no.2(a)): _____

2. 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: _____

Annex – IV
(Paragraph 15)

(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:

Part - I:

Part - I:

Part - I:

Part - I:

Part - I:

(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: _____

Withdrawn

Annex – IV
(Paragraph 15)

- (c) If a branch, which is working as a base branch for some NAIOS, is closed/converted into NAIOS/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.

Withdrawn

INSTRUCTIONS FOR FILLING PROFORMAE-I & II

NOTE: PLEASE READ THE INSTRUCTIONS BEFORE FILLING THE PROFORMAE

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

EXPLANATIONS OF ITEMS IN PROFORMA-I

Item No.1(c):

Public sector banks (SBI and its 7 Associates, 19 Nationalised 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 (DESACS) allots both Part-I & Part-II codes. Each NAIO is linked to some independent branch. Last two digits (8th & 9th digits from the left) of Part – I code for NAIOs follow the 7-digit Part – I code of the base branch.

Annex – IV
(Paragraph 15)

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

Annex – IV
(Paragraph 15)

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 concerned Regional Offices 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.

Annex – IV
(Paragraph 15)

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

<u>CODE</u>	<u>STATUS NAME</u>
(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

<u>CODE</u>	<u>STATUS NAME</u>
(10)	General Banking Branch

III. IN CASE OF SPECIALISED BRANCH

(A) Agricultural Development/Finance Branches

- (11) Agricultural Development Branch (ADB)
- (12) Specialised 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) Specialised Savings Branch
- (52) Commercial and Personal Banking Branch
- (53) Specialised Commercial Branch
- (54) Draft Paying Branch
- (55) Professionals Branch
- (56) Locker Branch
- (57) Specialised 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 Realisation Services (STARS) Branch

(I) Other type of Specialised 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) Specialised Woman Entrepreneurs Branch
- (78) Specialised Cash Management Services Branch
- (79) Microsafe Branch for Self Help Groups
- (80) Any other category of specialised 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

Annex – IV
(Paragraph 15)

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:

<u>Code:</u>	<u>Type of Area</u>
(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 snowfall, etc.

Note: For further clarification contact or write to

**The Director,
Banking Statistics Division,
Department of Statistical Analysis & Computer Services,
Reserve Bank of India, C.O.,
C-9, 6th floor, Bandra-Kurla Complex,
Bandra (East),
Mumbai - 400 051.
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