

## **Annex VI**

### **Guidelines for UCBs on the use of CISBI**

The Department of Statistics and Information Management (DSIM), Reserve Bank of India is the nodal department for CISBI and co-ordinates with other the Reserve Bank departments, banks, other financial institutions and stakeholders.

2. Under this system, information related to Bank, Branches, Office, NAIOS, other fixed customer service points (CSPs) (e.g., ATMs, etc.) must be submitted in CISBI. For accessing CISBI, each bank is allotted two types of user IDs: (i) “Bank Admin ID” and (ii) “Bank User ID”. the Reserve Bank (DSIM-BBSD) will create single “Bank Admin ID” for each bank, who in turn would create multiple “Bank User IDs”. Banks can update information related to their bank by using “Bank Admin ID” and can report new branches / offices / NAIOS / CSPs or can report any change in status / address, closure / merger / conversion / relocation / upgradation, etc. of existing branches / offices / NAIOS / CSPs by using both the IDs. However, only “Bank Admin ID” (and not “Bank User ID”) can make changes in the information related to their Bank.

3. All the UCBs are required to submit the above information in CISBI which will be validated and published by the Reserve Bank. For getting “Bank Admin ID”, a bank should provide an authorised email ID on which the Reserve Bank can forward “Bank Admin ID” and its password in two different emails. A new UCB seeking reporting access to CISBI, should contact the Reserve Bank with a request letter providing details of the bank’s nodal person, an email ID for receiving the login credentials and certain basic documents as under:

- a) Certificate of incorporation from the Registrar of Co-operative Societies / Central Registrar of Co-operative Societies.
- b) License / Authorization to carry on banking business from the Reserve Bank.
- c) A letter of commencement of business in India.
- d) The Press release by the Reserve Bank regarding commencement of business.
- e) A copy of registered Bye Laws.

4. Based on the documents, as mentioned above, the Reserve Bank will open an account of the bank in CISBI system by filling its “Basic Details” in the system.

5. System will generate the “Bank Admin ID” and will automatically send email notification of “Bank Admin ID” and its Password (in two separate emails) on the designated email ID of the bank.
6. Bank should login on the CISBI portal (<https://cisbi.rbi.org.in>) using its allotted “Bank Admin ID” and change the allotted password on the first login.
7. Bank should fill all other information pertaining to the bank and submit on the CISBI portal. the Reserve Bank will validate and publish the information in CISBI.
8. After submission of the complete information related to the bank, CISBI will generate Bank-Code and Bank Working Code.
9. After getting the Bank / Bank Working Code, the bank can create “Bank User ID” for its internal users. Management of “Bank User ID” will remain the responsibility of the bank.
10. Banks can submit the information related to their new branch / office / NAIOS / CSPs as per the proforma by login through “Bank Admin ID” or “Bank User ID”.
11. For reporting any change in the existing information, banks should edit the existing information and indicate the effective date of change.
12. Banks can also use the facility to access / download the data relating to them.
13. “Instructions for Filling Proforma” are given in [Annex II of CISBI](#).
14. Banks must reset the password every three months. In case the password expires, or it is forgotten, they can login on CISBI and (a) Use “Bank Admin ID” to reset the password for Bank User ID” and (b) contact CISBI helpdesk for resetting the password of “Bank Admin ID”.
15. All the changes will be reflected in the system and accordingly will go in the database only after the approval of the Reserve Bank.
16. Nil Report: Nil report will show the status of the bank in CISBI, i.e., total number of functioning branches / offices / NAIOS / other fixed customer service points (CSPs) (ATMs etc.) as on last day of the month as well as opened/closed during the month. Report will be generated from CISBI itself and banks will authenticate that the information in CISBI is correct and updated. If a bank finds any difference in the “Nil

Report” generated by CISBI and the actual status, it should first update the information in CISBI, then generate “Nil Report” and submit it through CISBI. (No hard copy is required).

17. In the last week of every month, banks shall generate ‘NIL Report’ for position as on last day of previous month, authenticate it and submit on CISBI. For example, ‘NIL Report’ for the month of June 2025 shall be generated and submitted in the last week of July 2025.