



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2011-12/80

RPCD.CO.RRB.No.BL.BC. 07 / 03.05.90- A/ 2011-12

July 1, 2011

**The Chairman,
All Regional Rural Banks**

Dear Sir,

**Section 23 of the Banking Regulation Act, 1949 -
Master Circular on Branch Licensing -
Regional Rural Banks (RRBs)**

Reserve Bank of India has been issuing instructions to RRBs regarding opening/shifting/merger of branches/extension counters/offices, etc. from time to time. With a view to consolidating all the current instructions and incorporating certain changes made therein recently, a master circular has been prepared to enable RRBs to peruse the required information at a single source. The master circular consolidates all instructions relating to branch licensing of RRBs issued till date.

Please acknowledge receipt to our respective Regional Office.

Yours faithfully,

(C.D.Srinivasan)

Chief General Manager

Encls: As above

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Master Circular on Branch Licensing in respect of Regional Rural Banks (RRBs)

1. Legal Requirements

The opening of branches by banks is governed by the provisions of Section 23 of the Banking Regulation Act, 1949. In terms of these provisions, banks cannot 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 without the prior approval of the Reserve Bank of India (RBI). **Thus, it is mandatory for RRBs to seek prior approval/licence from Rural Planning and Credit Department (RPCD) of RBI before opening of new branches/offices.**

1.1. General policy on branch licensing of RRBs

The Boards of Directors of RRBs are required to decide on the policy and strategy for setting up new branches, taking into account the yearly business plan, potential for business at the new centres, (for opening of branches), profitability of the proposed branches, efficacy of the internal control system, redeployment of staff where surplus manpower has been identified, extension of prompt and cost-effective customer service to the clientele etc.

RRBs should obtain prior approval of their Boards of Directors before applying for opening/merger/shifting/conversion of branches/offices etc. The proposal for opening, shifting, merger or conversion of branches is to be submitted to the respective Regional Office of NABARD in the prescribed application Form VI (Rule 12) of Banking Companies Rules, 1949 (Annex-I), with an advance copy thereof to the concerned Regional Office of the Reserve Bank. The Empowered Committees (ECs) for RRBs, constituted by the Reserve Bank at its Regional Offices, would deliberate and make recommendation on such applications. The Reserve bank would take into account the EC's recommendation and dispose of such applications expeditiously.

No separate approval of sponsor bank is required. Further, approval of the sub-group of District Consultative Committee (DCC) will also not be required for opening of branches.

However, in case of shifting / merger/conversion of branches, approval of the sub-group of DCC will be required.

1.2 Conditions for opening of new branches

RRB should fulfill the following conditions to become eligible for opening of new branch/es.

- (i) It should not have defaulted in maintenance of SLR and CRR during the last two years.
- (ii) The RRB should be making operational profits, its net worth should show improvement and its net NPA ratio should not exceed 8 per cent.

1.3 Relaxation in Branch Licensing Policy

RRBs are permitted to open branches in Tier 3 to Tier 6 centers (with population up to 49, 999 as per Census 2001- details of classification of centers tier-wise furnished in Annex iv) 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:-

- i) CRAR of at least 9%
- ii) Net NPA less than 5%
- iii) No default in CRAR/SLR for the last year
- iv) Net profit in the last financial year

As RRBs have to be fully CBS compliant by September, 2011, after that date, the liberalization will be available only to such RRBs.

2. Opening of branches/ Regional Offices

2.1. Branches at Rural/Semi-Urban/Urban and Metropolitan centres

The RRBs can identify rural centres (population up to ten thousand), semi-urban centres (population more than ten thousand but up to one lakh), urban centres (population more

than one lakh but up to ten lakh) and metropolitan centres (population more than ten lakh) for opening of branches depending upon the business potential and profitability of the proposed branches.

Note: Population criteria mentioned above will be as per the latest census report figures of the centre (revenue unit and not locality).

The proposals of RRBs for opening of new branches will be considered by RBI on a very selective basis and on merits of each case, taking into consideration the overall financial position of the RRB, quality of its management, efficacy of the internal control system, profitability and other relevant factors.

2.2 Service Branch

RRBs may be allowed to set up Service Branches / Central Processing Centres (CPCs) / Back Offices exclusively to attend to back office functions such as data processing, verification and processing of documents, issuance of cheque books, demand drafts etc. and other functions incidental to their banking business. These offices should have no interface with customers and would not be allowed to be converted into General Banking branches. These offices would be treated on par with a branch and the RRBs shall be required to obtain necessary licence from the concerned Regional Office of RBI (RPCD).

2.3. Regional Offices (ROs)

RRBs (both amalgamated and stand alone) will be allowed to open one RO for every 50 branches. RRBs having up to 50 branches will be under direct control of Head Office, without any intermediate tier. The cases of RRBs, which require relaxation in the above norm in regard to the number of branches to be covered by one RO due to geographical /other conditions, will be examined by State Level Empowered Committee of the Reserve Bank of India and referred to Central Office, RPCD for consideration.

The ROs are not permitted to transact any banking business. However, RRBs are required to obtain licences from the concerned Regional Office of RBI (RPCD) prior to functioning/opening of these offices. RRBs can either shift or close/merge these offices

at their discretion without prior approval of RBI, but they are required to ensure that the licence is submitted to the concerned Regional Office of RBI (RPCD) for getting the new address incorporated in the licence at the earliest, but not later than three months from the date of shifting. As regards closure/merger of such offices, the licence has to be surrendered to the concerned Regional Office of RBI (RPCD) for cancellation immediately after the closure/merger of the office under advice to the Department of Statistics and Information Management (DSIM) of RBI.

2.4. Validity of Authorisations and Licences

Presently authorisations are issued to RRBs for opening of branches based on the requests received from them (through NABARD) on merits of each case. With a view to ensuring expeditious utilisation of authorisations and actual establishment of the branch, it has been decided to limit the validity of authorisation to a maximum period of two years.

RRBs are required to obtain necessary licence prior to the opening of an office/branch from the concerned Regional Office of RBI (RPCD). It is observed that some RRBs take unduly long time to approach the Regional Offices for grant of licence after the authorisation has been issued. It is also observed that some RRBs obtain a licence, but do not open the branch for a considerable period of time and approach the Regional Offices for revalidation of licences time and again. RRBs should, therefore, approach the Regional Office for licence only after the infrastructure is ready for opening of the office/branch.

Further, RRBs often approach for approval for change in name of a branch due to change in name of the locality or street/road where the branch is located. Since there is no change in location of the branch, banks need not seek approval or approach for amendment to licence in the matter, but intimate the change to the concerned Regional Office of RBI (RPCD) and DSIM, Mumbai. Changes may also take place due to change in name of taluk/district or reorganisation of districts or formation of new States. Under such circumstances, too, RRBs need not forward the relevant licence/s to the Regional Office for amendment and may adopt the changed name on the basis of Government

Notification, under advice to the concerned Regional Office of RBI (RPCD) and DSIM, Mumbai.

In case any alteration in any name was to be made for avoiding confusion between branches of various banks bearing the same name in the same locality or on account of other justifiable circumstances, such requests should be addressed to the concerned Regional Office of RBI (RPCD) and while forwarding such requests, the relative licences, together with the covering letters, should also be sent.

2.5. Requirement for conduct of State/Central Government business

If any branch proposes to undertake government business, it would require prior approval from the concerned Government authority and RBI. The RRB should approach the concerned Regional Director, RBI for conducting business of the State Government and the Department of Government & Bank Accounts, RBI, Central Office, Mumbai in regard to the Central Government business.

3. Shifting of branches

3.1 At Rural centres

The shifting of branches in rural centres may be effected by RRBs themselves without obtaining the prior approval of RBI, 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.

3.2. At Semi-Urban centres

RRBs may shift their branches at semi-urban centres within the same locality/municipal ward without the prior approval of RBI. It should, however, be ensured that the locality/ward is not rendered unbanked due to the shifting of branch/es.

3.3. At Urban/Metropolitan centres

The RRBs may shift their branches in urban/metropolitan centres within the same locality/municipal ward without the prior approval of RBI.

Regarding shifting of branches outside the locality/municipal ward at Semi-urban/Urban/Metropolitan centres, RRBs have to obtain prior approval of the concerned Regional Office of RBI (RPCD).

3.4. Procedural rationalization

RRBs may shift their branches as indicated above (paras 3.1 to 3.3), but ensure that the licence of the branch is submitted to the concerned Regional Office of RBI (RPCD) 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.`

4. Conversion of full-fledged branches into satellite/mobile offices

The 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 full-fledged branches after obtaining concurrence from the Empowered Committee on RRBs and RRBs should also obtain necessary licence from the concerned Regional Office of RBI (RPCD).

4.1 Satellite Offices

The following guidelines may be followed by the RRBs in respect of satellite offices:

- a) The satellite office should be established at fixed premises in the surrounding villages and should be controlled and operated from a base branch located at central village/block headquarters.
- b) Each satellite office should function on a few specified days (at least twice) in a week at specified hours.

- c) All types of banking transactions may be conducted at the satellite office.
- d) The customers of satellite office may be permitted to transact business at the base branch on non-operating days of such office.
- e) While separate ledgers/registers/scrolls may be maintained for each satellite office, all the transactions carried out thereat should be incorporated in the books of account of the base branch.
- f) The staff attached to the base branch, preferably consisting of a member of supervisory staff, a cashier-cum-clerk and an armed guard, may be deputed to the satellite office.
- g) Adequate arrangements for insurance of furniture, cash-in-transit, etc. may be made.

Conversion of branches into satellite offices at centres other than rural is not permissible.

4.2. Mobile Offices

The scheme of mobile offices envisages the 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 certain specified days/hours. The mobile offices would be attached to a branch of the RRB. The mobile office/s should **not** visit the rural places which are served by co-operative banks and places served by regular offices of commercial banks.

5. Opening of Extension Counters

The RRBs, with the approval of their Boards of Directors, can open Extension Counters at the premises of the institutions of which they are principal bankers after obtaining licence from the concerned Regional Office of RBI (RPCD) for the purpose. Extension Counter can be opened within the premises of big offices/factories, hospitals, military units, educational institutions, residential colonies, shopping complexes where there is a large complement of staff/workers, students, who because of their identical working hours and non-availability of banking facilities at a reasonable distance find it difficult to

carry out their banking transactions. Apart from above, RRBs can also set up Extension Counters after obtaining licence from the concerned Regional Office of RBI (RPCD) at places of worship and market places. The condition of being principal bankers however would not apply in such cases.

The Extension Counter should carry out limited type of banking business, such as,

- deposit/withdrawal transactions
- issuing and encashment of drafts and mail transfers
- issue and encashment of travellers cheques
- sale of gift cheques
- collection of bills
- advances against fixed deposits of their customers (within the sanctioning power of the concerned officials at the extension counter)
- facility of safe deposit locker (provided adequate security arrangements are made).

Further, if the Extension Counter proposes to undertake government business, it would require prior approval from the concerned Government authority and RBI as stipulated under paragraph 2.5 above.

RRBs should furnish particulars of the proposed Extension Counters in parts I and II of the format, given in Annex -II, to the concerned Regional Offices of RBI (RPCD), while applying for licence prior to opening of Extension Counter.

6. Upgradation of Extension Counters into full-fledged branches

6.1. RRBs should approach the concerned Regional Office of RBI (RPCD) for prior approval for upgrading Extension Counter into full-fledged branch. The proposal is considered if the following conditions are fulfilled:

- The Extension Counter has been functioning for a minimum period of five years.
- The number of deposit accounts exceeded 2000 during the last one-year.

- The average deposits (i.e. on a monthly basis) for the last three years are not less than Rs.2 crore.

6.2. The proposals, wherein the above conditions are not fulfilled entirely but otherwise the concerned Extension Counters have grown so as to be fit for conversion into branches, are considered on merit.

7. Automated Teller Machines (ATMs)

7.1. RRBs need not obtain permission of RBI for installation of ATMs at branches and Extension Counters for which they hold licences issued by RBI. RRBs should, however, report to the concerned Regional Office of the Reserve Bank (RPCD) and DSIM as and when ATM is installed at a branch or an Extension Counter.

7.2 In case any RRB wishes to set up an off-site ATM in its area of operation, it may do so after assessing the cost and benefit. Prior approval of RBI need not be obtained, but on opening of such ATMs, RRBs should immediately inform the respective Regional Office of the Reserve Bank (RPCD) for the purpose of getting a formal authorisation for the place of business.

8. Classification/Re-classification of centres

RRBs are advised to ascertain the population group classification of the centres of which they are not sure, from RBI, DSIM, Banking Statistics Division, C-8/9, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 before approaching RPCD for opening of new branches. Any query with regard to reclassification of centres also may be referred to DSIM by the Head Office of the RRB along with relevant documents such as Gazette Notifications, etc. in support of the change.

9. Merger of loss making branches

Where two loss making branches of any RRB are in close proximity to each other (i.e. within a distance of about 5 kms.), RRB may consider merging the two branches with a view to rationalising the spatial spread and reducing establishment/operating costs.

10. Submission of Returns on Branch Banking

(i) Immediately on opening of a place of business, all RRBs are required to inform the date of opening and the postal address of the office/branch to the Central Office and the concerned Regional Office of RPCD.

(ii) In terms of Rule 13 of the Banking Regulations (Companies) Rules, 1949, the RRB is required to submit a list relating to its offices in India in Form VII within a period of one month from the close of every quarter to the office of RBI situated in the state in which its Head Office is located.

(iii) Further, RRBs should submit returns in the Proformae given in Annex - III, as advised in Circular RPCD.CO.RRB.BL.BC.10/ 03.05.90A/ 2005-06 (RBI/2005-06/46) dated July 6, 2005, relating to the new offices/branches opened and change in status due to merger, etc. of existing offices/branches effected during the quarter to DSIM (Banking Statistics Division) and the concerned Regional Office of RPCD within 14 days of the month succeeding the quarter to which they relate. While submitting the current quarter Returns, the previous quarter's reference must be quoted in the forwarding letter. 'Nil' Returns must be sent to DSIM and the concerned Regional Office of RPCD in case there is nothing to report on opening/closing/change in status, etc., of any office/branch/NAIO (Not Administratively Independent Offices like Extension Counters, Satellite Offices, ATMs, etc.) during a quarter.

ANNEX - I

(Paragraph - 1.1)

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

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, i) ii)
iii) District, iv) State, iii) iv)

(d) Population of the
i) Village, ii) Block i) ii)

(e) Status of the proposed office :

(f) 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 :

(g) 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 :

(h) No. of bank's branches in the Block :
Other bank's branches :

- 2 Previous application :
(Give particulars of applications if any previously made to the Reserve Bank in respect of the proposed place of business)
- 3 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) Number of villages in the command area :

(c) Population of the command area :

(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 as estimate of minimum business which the banking company expect to attract at the proposed office within 12 months :

a) Deposits : Rs.

b) Advance : Rs.

4. 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)

5. Expenditure :

*Estimate of annual 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)

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.

Estimated Annual Income :

a) Interest on advances Rs.

b) Commission Rs.

c) Exchange Rs.

d) Interest on funds lent to Rs.

H.O

TOTAL : Rs.

Estimated Profits Rs.

6. 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.

**ANNEX- II
(Paragraph 5)**

**Particulars to be furnished by the bank in respect of its
request for an Extension Counter
PART - I**

1. Name of the bank

2. Name of the institution
& its full postal address
where Extension Counter
is sought to be opened.

3. Name & address of the base
office of the bank to which
E.C. is proposed to be
attached.

4. i) Distance between the base
office and the proposed
extension counter.

- ii) Distance between the
proposed E.C. and the
nearest office of the
applicant bank (including
E.C., mobile office,
satellite office, etc.

- iii) Distance between the
proposed E.C. and the
nearest offices/extension
counters, mobile offices
etc. of Other banks
including urban-Co-op. banks

Name of bank	Type of office	Distance
-----	-----	-----
Other than the bank applying for the counter	I ii iii	

- iv) Particulars of Employees'
Co-op. Credit Society, if
any, functioning in the
premises.

5. i) Name of the Principal Banker

to the institution at which the Extension Counter is sought to be established.

- ii) Whether the institution has agreed to provide accommodation for housing the E.C.?
- iii) Whether the institution has any objection to the members of the public other than the staff/ employees/workers/institution being allowed access for availing of banking facilities within the campus/premises at the extension counter ? If so, the reasons therefor.

(A) LETTER FROM THE COMPETENT AUTHORITY OF THE INSTITUTION AS IN THE PRESCRIBED PROFORMA GIVEN IN PART IIOF THE APPLICATION SHOULD BE ENCLOSED IN SUPPORT OF THE ABOVE

- 6. I) Name/s of the banker/s other Than the principal Banker to the Institution referred to in (5)I
ii) the type of accounts and extent of deposits maintained by the institution with each of the above banker/s
- 7. I) Number & types of clientele specially attached to the institution whose banking needs are to be catered to
Please give separate figures.

Staff/Workers/Students/Teachers/Others specify	Total
--	-------

- ii) Established No. of other general public etc. Whose requirements are to be met.

- 8. (a) Amount of deposits expected within two year of operation at the counter from

	First year	Second year
No of A/cs- Amt.	No of A/cs- Amt.	No of A/cs- Amt.

- i) Staff/ workers/Students/teachers of
The institution itself
 - ii) The institution
 - iii) General public
- (b) daily quantum of cash transaction Number amounts
delete whichever is not applicable

9. Reason for opening an EC

10 Nature of transactions to be
Conducted at the proposed EC

11. Amount of rent, if any, payable
(Excluding incidentals) by the
bank, rate of rent areas offered
for locating the EC

12. Amount of Commercial rate of rent as
prevalent in the area or as approved
by state/ Central Govt.

13. Brief calculations as to the viability/
economics of the proposal for a period
of 3 years

Date-----

(Signature Seal of the applicant bank)

Declaration to be made by the competent authority of the institution in the premises of which
the EC is proposed to be opened.

Part-II

**We have requested-----to open the extension counter in the
(Name of the bank)**

**Premises of-----for the
(Name and full address of the institution)**

Benefit of the following persons attached to the above institution.@

Workers-----

Please indicate actual Numbers

Staff/Employees-----

Separately

Students -----

Teachers-----

@ (Where there are more than on institution being managed by the authority issuing this letter which are also to be benefited by the EC, the names of these institutions, their distance from the proposed location of the extension counter, the number of students/staff etc. attached separately to each of the institutions, the name and the distance of their bankers should also be indicated separately)

- Strike out whichever is not applicable

2. (a)-----is our
(Name of the bank and place)

principal banker

We also deal with the following bankers (give names of bankers and their distance from the institution)

1. -----

2-----

3-----

(b) Extent of our accounts with the principal bankers and other bankers as on -----
(latest position please)

Name of the bank Type of a/cs maintained amount

1.

2.

3.

3. We undertake to provide necessary accommodation for the extension counter within the premises of our institution (mentioned at S.No 1 above)

4. We have no objection to allow outsiders to have access to the extension counter.

5. If the extension counter is proposed to be allowed to a bank other than the principal banker, the reasons therefore.

6. Whether a similar letter to any other bankers for the purpose has been issued:

(Signature of Competent authority on behalf of
the institution mentioning designation and seal ,if any)

To be filled in by the applicant bank

The information furnished by the institution in para 1 is verified by us
and found to be correct.

(Signature & seal of the applicant bank)

This certificate should be submitted in original, by the applicant
bank to Reserve Bank of India along with its application for E.C, in
the prescribed proforma.

**ANNEX-III
(Paragraph 11)**

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:

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 NAI0, 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)

Type of Central Government Business

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

(b) Status of State Government Business (i.e. Treasury/Sub-treasury business):(Put tick mark (✓) in appropriate box)

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:

(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 NAIIO 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)

- | | | <u>Name</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)----- |

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:

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 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) () **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:

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

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>
(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)	()	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):

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</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

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

(Put tick mark (✓) in appropriate box)

	<u>Old</u>	<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 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:_____
- (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.: _____

(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 NAIIO 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):

<u>UCN of 'C' category branch</u>	<u>UCN of Link office</u>
Part - I: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Part - I: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Part - I: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Part - I: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Part - I: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Part - I: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

(If the list of "C" category branches is large, then enclose the list)

10. If the branch/office is converted into NAIIO then type of the NAIIO:
(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 NAIIO:

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/NAIIOs:

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 NAIIOs, is closed/converted into NAIIO/merged with another branch, then the base branch details of the NAIIOs, 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 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.

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	Population range	Population Group	Population Group Code
1	Up to 4999		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		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 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.**

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) Micro safe 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*

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/earthquake 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 Statistics and Information Management,
Reserve Bank of India, C.O.,
C-9, 6th floor, Bandra-Kurla Complex,
Bandra (East),
Mumbai - 400 051.
Phone: (022) 2657 1176(direct) / 2657 1086
Fax: (022) 2657 0847 / 2657 2319**

**Annex IV
(Paragraph 1.3)**

Details of tier-wise classification of centers based on population

(i) Classification of centers (tier-wise)	Population (as per 2001 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 centers	
Rural center	Population upto 9,999
Semi-urban Center	From 10,000 to 99,999
Urban Center	From 1,00,000 to 9,99,999
Metropolitan Center	10,00,000 and above

Annex – A
List of Mandatory items for Proformae – I & II

The mandatory items of Proforma – I :

1. Bank Name
2. Branch Part – I Code (in case public sector banks)
3. Branch Name
4. Licence date / Reference date
5. Licence Number / Reference Number
6. Date of opening
7. Revalidation date (if necessary)
8. Complete Address with Pin code
9. Centre name
10. * Community Development Block/Development Block/Tehsil/Taluka/Sub-Division/
Mandal /Police Station District name
11. District name
12. State Name
13. Business status
14. Nature of Business
15. AD category (w.r.t. Nature of Business)
16. Link Office details in case of C category branch

The mandatory items of Proforma – II:

NECESSARY FIELDS TO IDENTIFY THE BRANCH

1. Bank Name
2. Branch Part – I Code

Mandatory Items:

3. Branch Name
4. Status of Branch/Office/NAIOs
5. Nature of Business
6. AD category (w.r.t. Nature of Business)
7. Link Office details in case of C category branch
8. Complete Address with Pin code
9. Centre name
10. * Community Development Block/Development Block/Tehsil/Taluka/Sub-Division/
Mandal /Police Station District name
11. Administratively independent / Not Administratively independent Office
12. Closure / Merger / Conversion details
13. If Conversion into NAIO Base Branch details
14. If Merger then Merging Branch details
15. If Closure then date of closure

For all changes in the case of Proforma – II, the **date of change** is mandatory and it has to be provided.

* For centers not covered by Municipality/Municipal Board/Municipal Corporation/Town Area/Cantonment Board, etc.

ANNEX - B

LIST OF NOT ADMINISTRATIVELY INDEPENDENT OFFICES (Temporary Offices)
EXISTING AS ON 31 March,2005

Sr. No.	BANK NAME	BASE BRANCH PART -1 CODE	NAIO NAME	LICENCE NUMBER	LICENCE DATE	DATE OF OPENING	BUSINESS STATUS**	LOCATIONAL DETAILS								
								BUILDING	ROAD	POST OFFICE	PIN CODE	LOCALITY	CENTRE NAME	DEVELOPMENT BLOCK NAME	DISTRICT NAME	STATE NAME
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17

***** Business Status of NAIOS**

Code Business Status Type

- 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)

if it is not administratively independent

Appendix

List of Circulars consolidated by the Master Circular

No.	Circular No.	Date	Subject
1	RBI/2010-283 RPCD.CO.RRB.BC.No.28/03.05.90A/2010-11	18.11.2010	Section 23 of the Banking Regulation Act, 1949-Relaxations in Branch Licensing Policy
2	RBI/2009-2010/306 RPCD.CO.RRB.No.BC.54/03.05.90A/2009-10	05.02.2010	Policy for opening of Regional Offices by RRBs
3	RBI/2008-09/504 RPCD.CO.RRB.BC No.114/03.05.90-A/2008-09	18.06.2009	"Controlling Office" renamed as "Regional Office"- RRBs
4	RBI/2008-2009/468 RPCD.CO.RRB.BC. No.101/03.05.90-A/2008-09	04.05.2009	"Controlling Office" renamed as "Regional Office"- RRBs
5	RBI/2008-2009/285 RPCD.CO.RRB.BC. No.61/03.05.90-A/2008-09	17.11.2008	Mid-Term Review of annual policy for the year 2008-09 Branch Licensing – Regional Rural Banks- Further Liberalization-Conditions for opening of new branches.
6	RPCD.CO.RRB.No.BC.28/03.05.90-A/2007-08	09.10.2007	Opening of Controlling Offices by amalgamated RRBs
7	RPCD.CO. RRB. No. BC.25/03.05.90-A /2007-08	21.09.2007	Opening, shifting, merger and conversion of branches of RRBs - Dispensing with Service Area Obligations
8	RPCD.CO. RRB. No. BC.24/03.05.90-A /2007-08	13.09.2007	Conversion of Satellite Offices into full-fledged branch - RRBs
9	RPCD.CO. RRB. No. BC.22/03.05.90-A /2007-08	04.09.2007	Opening of Extension Counters by RRBs
10	RPCD.CO.RRB. No. BL.BC.09 /03.05.90 -A/ 2007-08	02.07.2007	Section 23 of Banking Regulation Act 1949 -Master Circular on Branch Licensing - RRBs
11	RPCD.CO.RRB.No.BC.105/03.05.90-A /2006-07	22.06.2007	Section 23 of Banking Regulation Act 1949 -Master Circular on

			Branch Licensing - RRBs
12	RPCD.CO.RRB.No.BC.102 / 03.05 90-A /2006-07	15.06.2007	Section 23 of the Banking Regulation Act, 1949 – Master Circular on Branch Licensing - RRBs
13	RPCD.CO.RRB.No.BL.BC.90 / 03.05. 90-A /2005-06	13.06.2006	Annual Policy Statement for the year 2006-07-Liberalisation and simplification of branch licensing policy for RRBs.
14	RPCD.CO.No.RRB.BC.57/0 3.05.33 (F) / 2005-06	27.12.2005	Special package for RRBs.
15	RPCD.CO.RRB.No.BL.BC.10/03.05.90-A /2005-06	06.07.2005	Branch Banking Statistics- Submission of Quarterly Returns- Revision of Proforma -I & II.
16	DBOD.No.BL.BC.23/22.01.001/2000-01	12.09.2000	Opening of branches/ extension counters/ shifting etc. Obtention of prior licence.
17	DBOD.BC.No.127/12.05.005/ 99-2000	30.11.1999	Rationalisation of Returns submitted by banks to RBI.
18	DBOD.No.BL.BC.74/22.01.001 /98	29.07.1998	Shifting of Rural branches outside the Block/Service Area.
19	DBOD.No.BL.BC.115/22.06.001/97	21.10.1997	Branch Banking Statistics - Submission of Monthly Returns - Revision of Proforma II & III.
20	RPCD.RRB.No.BC.111/03.05.65 /96-97	22.03.1997	Opening of branches by RRBs.
21	DBOD.No.BC.64/ 22.01.001/95	05.06.1995	Relocation of loss-making branches and rationalisation of branch network of RRBs.