

# उत्तर प्रदेश ग्रामीण बैंक

**Uttar Pradesh Gramin Bank**

HO/01/PLANNING/2025-26/**57**

Date: 14-05-2025

## Circular Letter to all Branches & Offices

**Issued by Planning Department**

Madam/Dear Sir,

### **Re: - Branch Rationalization Policy**

Branches & offices are hereby informed that the Branch Rationalization Policy of the bank has been approved by the Hon'ble Board of Directors through agenda number 15 in its meeting dated 07-05-2025. The policy has come into force with immediate effect & validity of policy is for next three years from the date of approval. Board approved Branch Rationalization Policy is attached with this circular.

Kindly arrange to bring the contents of this Policy in the notice of all staff members posted at Branch/Office.

Yours faithfully



(Ghanshyam Singh)  
**General Manager**

**Encl:** Branch Rationalization Policy along with its annexures.

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Uttar Pradesh Gramin Bank

# **UTTAR PRADESH GRAMIN BANK Branch Rationalization Policy**

**(May-25 to April-28)**



प्रधान कार्यालय: द्वितीय एवं तृतीय तल, एनबीसीसी कमर्शियल कॉम्प्लेक्स, वरदान खंड, गोमती नगर एक्सटेंशन, लखनऊ - 226010  
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## Document Information-

Document Name	Branch Rationalization Policy
Document ID	01/ BRP Policy
Document Owner	Planning Department
Document Version No.	01
Document Version Date	
Prepared By	Functional Committee of Planning Department
Reviewed By	Steering Committee of Bank
Approved By	

## Distribution List-

Version No.	Name	Designation	Department
01	All Personnel within Uttar Pradesh Gramin Bank	NA	All Departments, Controlling Offices and Branches.



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## Uttar Pradesh Gramin Bank

### 1. Preamble:

- 1.1 In terms of guidelines issued by Reserve Bank of India on Rationalization of Branch Authorization Policy- Revision of Guidelines vide its circular no. RBI/2018-19/194 DBR.RRB.BL.BC.No.40/31.01.002/2018-19 dated 31.05.2019, a policy on branch rationalization of Uttar Pradesh Gramin Bank is being prepared for branch rationalization in operational area of Uttar Pradesh Gramin Bank.
- 1.2 This policy document is therefore prepared keeping in view consolidated guidelines of Reserve Bank of India contained in their aforesaid circular dated May 31, 2019, it also incorporates Bank's approach on various aspects of Branch Rationalization in Bank.

### 2. Scope of Policy

- 2.1 These guidelines are applicable to all Branches/Offices of Uttar Pradesh Gramin Bank.

### 3. Definitions

The following definitions are to be used for the purpose of this policy framework:

#### 3.1 Banking Outlet/Part-time Banking Outlet

**3.1.1.** A 'Banking Outlet' of Uttar Pradesh Gramin Bank is a fixed point service delivery unit, manned by either bank's staff or its Business Correspondent where services of acceptance of deposits, encashment of cheques/ cash withdrawal or lending of money are provided for a minimum of four hours per day for at least five days a week. It carries uniform signage with name of the bank and authorization from it, contact details of the controlling authorities and complaint escalation mechanism. The working hours/days need to be displayed prominently.

**3.1.2.** A banking outlet which does not provide delivery of service for a minimum of four hours per day and for at least five days a week will be considered a 'Part-time Banking Outlet'.

#### 3.2 Unbanked Rural Centre

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- I.** An 'Unbanked Rural Centre' (URC) is a rural (Tier 5 and 6) centre that does not have a CBS- enabled banking outlet of a Scheduled Commercial Bank, a Small Finance Bank, a Payment Bank or a Regional Rural Bank nor a branch of Local Area Bank or licensed Co-operative Bank for carrying out customer based banking transactions.
- II.** Extension Counters, Satellite Offices, Part-shifted Branches, Ultra Small Branches and Specialized Branches, subject to their satisfying the definition given above, shall be treated as independent 'Banking Outlets' or 'Part-time Banking Outlets', as the case may be.
- III.** ATMs, E- lobbies, Bunch Note Acceptor Machines (BNAM), Cash Deposit Machines (CDM), E- Kiosks and Mobile Branches will not be treated as 'Banking Outlets'. Point of Sale (PoS) terminals where limited cash withdrawal facility is allowed by banks in terms of extant instructions without having an arrangement with the concerned entities as 'Business Correspondents' will not be considered as 'Banking Outlets'.

## 4. Opening of Banking Outlets by Bank

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

For opening of banking outlets (excluding BC outlets) in Tier 1 to 4 centres, Bank needs to obtain prior approval of RBI. The application shall be considered, provided Bank fulfill the following conditions:

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

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and have in place system generated NPA recognition.

- 4.2 As per RBI guideline Regional Rural Banks will have general permission for opening banking outlets in rural centres i.e. Tier 5 and 6 centres (as per census 2011) without having the need to seek specific approval from the Reserve Bank of India in each case, subject to post facto reporting (within seven days of opening a banking outlet) to Regional Office concerned of RBI.
- 4.3 As per RBI guideline for opening branches in tier 1 to 4 centres during the current year, the permission for opening new branches shall be granted, only after the bank had achieved the target of opening 25 percent of the total banking outlets in unbanked rural centres, during the previous financial year.
- 4.4 Bank opening branches in Tier 5 and 6 centres has to approach the RBI Regional Office concerned for post-facto automatic issue of the license/s
- 4.5 The license should be displayed in the premises of the branch so opened for information of its customers / public to instil confidence in them that the bank branch is authorized to conduct banking business.
- 4.6 The policy covers the opening of 'Banking Outlets' in all Tiers as defined on the basis of population as per Census 2011. The tier-wise and population group-wise classification of centres is provided in Annex I

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

- 5.1 Bank may shift, merge or close all banking outlets (**except rural outlets and sole semi-urban outlets**) at their discretion in keeping view the business requirement and as an administrative decision.
- 5.2 Head Office may seek recommendation of concerned Regional Office or/and Administrative Office for Merger/closure/shifting/conversion of any Bank outlets of the Bank before taking final decision (As mentioned in point 5.3) for Merger/closure/shifting/conversion.
- 5.3 Regional Office may also propose/recommend any branch for merger/closure as per the business requirement/administrative decision however final decision will be taken by Head Office. Head office may seek clarification/additional details/market survey report/any other details required to reach out at any final conclusion for merger/closure of banking outlet/s.

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- 5.4** Merger, closure and shifting of any rural banking outlet as well as a sole semi urban banking outlet would require approval of the DCC/DLRC and Regional Office concerned of RBI i.e. FIDD, Lucknow. However, conversion concerned of any rural or sole semi-urban banking outlet into a full-fledged brick and mortar branch and vice versa would not require such approval. Prior to merging/closing/shifting/converting a rural or a sole semi urban banking outlet it should be checked and ensure that the banking service needs at that centre continue to be met, without disruptions as per RBI guidelines.
- 5.5** The concerned Regional office of the Bank in which merger/closure/shifting activity will commence needs to ensure that customers of the banking outlet, which is being merged/closed-shifted are informed two months in advance along with public notice in two leading newspaper (One in English and another in vernacular language) so as to avoid inconvenience to them. Further, concerned Administrative Office & Regional Office of the Bank should ensure that they continue to fulfil the role entrusted to these banking outlets under the Government sponsored programmes and Direct Benefit Transfer schemes.
- 5.6** Regional office of the Bank may further be ensured that banking outlets are identified for shifting should be shifted within the same or to a lesser population category, i.e., semi urban banking outlets to semi urban or rural centres and rural banking outlets to other rural centres. Post shifting of the Branch concerned Regional office needs to inform to Head Office with new Address for updating the Bank record and for updating the same to RBI.
- 5.7** The Standard Operating Procedure (SOP) for Branch Rationalization is given in **Annexure-III**

#### 6. Annual Banking Outlet Expansion Plan

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6.1 As per the RBI guidelines Bank need to submit their Annual Banking Outlet Expansion Plan (ABOEP), with the approval of Board of Directors, together with the consolidated details of proposals for opening, closing, merger and conversion of these banking outlets as per Proforma given in Annex-II, to Regional Office concerned of RBI, and to NABARD for monitoring.

## **7. Reporting Requirements**

7.1 According to RBI guidelines Bank need to furnish the information as per Proforma I (Annex IV) on opening of new place of business i.e. branch/office and Proforma II (Annex V) on change in status – merger, conversion, closure, etc. to Department of Statistics and Information Management (DSIM), Banking Statistics Division, Reserve Bank of India, Central Office, C-8/9, Bandra-Kurla Complex, Mumbai-400051.

## **8. Disclaimer**

8.1 This Policy is based upon Reserve Bank of India policy for RRBs i.e. Rationalization of Branch Authorization Policy- Revision of Guidelines vide communication No RBI/2018-19/194 DBR.RRB.BL.BC.No.40/31.01.002/2018-19 dated 31.05.2019. If there is any conflict of Bank policy with RBI guidelines then RBI guidelines will prevail and action would be initiated as per RBI guidelines only.

## **9. Validity of Policy**

9.1 The aforesaid policy shall be valid for three years from the date of approval from Board or until the revised guidelines will be issued by RBI for RRBs whichever is earlier.



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## Annex I

### Details of tier-wise classification of centres based on population

#### i) Classification of centres (tier-wise)                      Population(as per 2011 Census)

Tier 1	-	1,00,000 and above
Tier 2	-	50,000 to 99,999
Tier 3	-	20,000 to 49,999
Tier 4	-	10,000 to 19,999
Tier 5	-	5,000 to 9,999
Tier 6	-	Less than 5000

#### ii) Population-group wise classification of centres

Rural Centre	-	Population up to 9,999
Semi-urban centre	-	from 10,000 to 99,999
Urban centre	-	from 1,00,000 to 9,99,999
Metropolitan centre	-	10,00,000 and above



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## Annex II

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

<b>PART A (Opening of a place of business)*</b>	Proposed in Unbanked Rural Centre (i)	Proposed in NE states, Sikkim, LWE affected District (Tier 3 to Tier 6 Centres only)(ii)	Brick & Mortar branches proposed in rural centres only having aBC outlet (iii)	Banking outlet proposed in rural centres only having a banking outlet of a Payment Bank (iv)	Proposed in areas except (i) (ii) & (iii)and (iv)	Total proposed to be opened during the year (total of 1 to 5)
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
Banking Outlet						
Part Time Banking Outlet						
Administrative office						
Back Office						
Centralized Processing Cell						
Call centres						
Others (pls specify)						
<b>TOTAL</b>						

**\*Details of the Revenue Centre along with Tier Classification  
to be annexed.**

### **PART B (Merger/Shifting/Closure of a place of business)**

	Proposed to be merged	Proposed to be shifted	Proposed to be closed	Details of the revenuecenter along with tier classification
Banking Outlet				
Part Time Banking				
Outlet				
<b>Total</b>				

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## **STANDARD OPERATING PROCEDURES (SOP)** **FOR BRANCH RATIONALIZATION**

Checklist has been outlined into four phases' basis chronological order of activities:



1. **Plan:** Guidelines for identifying acquiring branches, area for relocation, etc.
2. **Prepare:** Checklist for preparing the branches (merging & acquiring) for rationalization
3. **Rationalize:** Checklist for rationalization process
4. **Sustain:** Guidelines for post-rationalization phase

### Phase 1: PLAN

Section	Checklist	Responsibility	Timeline
<b>RBI Guidelines on selection of branches</b>	Ensure that the branches are relocated within the same or to a lesser population category (i.e., rural branches to other rural centers and semi-urban branches to semi-urban or rural centers)	Premises/Planning (RO & AO)	1 month before rationalization
	Merger, closure, or relocation of any rural branch / sole semi-urban branch would require approval of District Consultative Committee (DCC)/ District Level Review Committee (DLRC)	Premises/Planning (RO & AO)	
	While merging/closing/relocating rural branches or sole semi-urban branches, ensure that the banking needs of the center continue to be met through business correspondents	Premises/Planning (RO & AO)	
	While considering merger/relocation of branches, ensure that they continue to fulfil the role entrusted to these branches under the Government sponsored programs and DBT Schemes	Premises/Planning (RO & AO)	
<b>Branch space availability</b>	In consultation with panel architect, availability of branch space should be assessed to accommodate additional staff members, teller machines, hardware (printers, scanners, etc.), IT hardware, storage space, etc.	Branch Manager / Regional Head	1 month before rationalization



Locker space availability	If merging branch has locker facility, ensure that it is merged to a branch preferably with locker facility or having enough space for accommodating the lockers.	Regional Head	1 month before rationalization
	Ensure that there is adequate space in strong room to accommodate locker vaults of merging Branch	Regional Head	
	In consultation with panel architect, structural stability of the strong room is assessed for additional vaults and approved	Regional Head	
	Ensure that there is enough space such that there is no hindrance in moving and placing locker in the acquiring premises	Regional Head	

Phase 2: PREPARE

Section	Checklist	Responsible for this activity	Timeline
Notice to landlord & surrender of branch premises	Ensure that requisite vacation notice is served on landlords, in advance and process of surrender be planned, so as to coincide with the shifting to the alternate premises to avoid double payment of rent (Format of Notice for surrender of premises is as per Annexure (a))	Branch Manager / Regional Head	1 month before rationalization
	At the time of surrender of premises, no claim certificate / letter and acknowledgement should be obtained from the owner of the premises as per the draft given in Annexure (b)	Branch Manager / Regional Head	
	Ensure that there shall not be any negligence, delay or failure to shift all the items to the new /alternate premises and the old premises shall be surrendered without any delay. Surrender of old premises shall not be postponed for reasons like old furniture/ records not removed, etc.	Branch Manager / Regional Head	
	If any rental deposit / loan liabilities outstanding toward landlord have been paid to the landlord, the same should be adjusted towards payment of rent to be recovered before surrender of the premises	Branch Manager / Regional Head	
Manpower planning	HR and PE to be provided with necessary merger details (Bank, branch, SOL, etc.)	Premises, HR	1 month before rationalization
	HR to provide requisite manpower for each branch on a case-to-case basis	HR	
IT Requirements	<b>For case: Branches merged and relocated to a new site</b>		1 month before rationalization
	Provisioning of new network link (both Primary & Secondary) along with network equipment		
	Total no. of desktops/ users working in merged branch	IT Officer, RO	
	Ensure UPS is provisioned	IT Officer, RO	
	Proper electrical earthing to be provided	IT Officer, RO	
	Adequate network LAN points	IT Officer, RO	
	Desktops/ Printers to be provisioned	IT Officer, RO	



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<b>Notice to customers &amp; locker holders</b>	Ensure that customers of the branch being merged are informed well in time, a minimum of two month, before actual merger of the branch, to avoid inconvenience to them.	RO	
	Customers should be informed through all possible modes of communication: Notice boards,newspaper advertisement, bank website, SMS & email	RO	
	Details of acquiring/ relocating branch (address, contact details, etc.)	RO	
	Ensure that contact details of POCs for customer queries is shared in the communication	RO	
<b>Transfer &amp; Storage of records</b>	Regional teams should avail the services of 'Record digitization team' for shifting old records from merging & acquiring branches to create space for keeping running files of merged entity(Refer DMS Circular BCC_BR_111_271 dated 10.06.2019 in Annexure 2)	P&E Officer, RO/AO	1 month before rationalization
<b>IT REQUIREMENTS (Branch desktops perspective): Guidelines</b>	Computer systems with only licensed version of OS to be shifted along with other required IT Peripherals	IT Officer, RO	1 month before rationalization
	Proper electrical earthing to be provided for the new systems at the acquiring branch	IT Officer, RO	
	UPS to be provisioned	IT Officer, RO	
	Adequate network LAN points to be provisioned	IT Officer, RO	



Phase 3: RATIONALIZE

1. Non-accounting requirements during rationalization process

Section	Checklist	Responsible for this activity	Timeline
Transfer of Branch IT hardware	All branch hardware systems (Servers, Terminals, Systems, Printers, Vaults, Kiosks, UV machines, electronic surveillances etc.) to be reconciled and transferred basis need	IT Officer, RO	During rationalization
	Hardware requirement (including OS version) at acquiring branch to be mapped and transfer compatible hardware based on utility, age, etc.	IT Officer, RO	
	Branch hardware systems, which are not required in the acquiring branch, need to be shifted to other branches/ offices as per requirement or can be disposed of by following Bank's norms for disposal of old articles / furniture items	IT Officer, RO	
Transfer and storage of movable assets	Ensure that articles/ furniture items in the merging branch are shifted to the acquiring branch, only basis need, utility and age of the items	P&E Officer, RO	During rationalization
	Articles and furniture items, which are not required in the acquiring branch, need to be shifted to other branches/ offices as per requirement or can be disposed of by following Bank's norms for disposal of old articles / furniture items	P&E Officer, RO	
	Necessary entries to be passed in the books	P&E Officer, RO	
Transfer of lockers	Ensure that shifting of locker vaults are carried-out with adequate precautions & security personnel	Opr. & PE (RO)	During rationalization
	Ensure that all items related to lockers (keys of vacant lockers, agreements, etc.) should be moved to the acquiring branch	Opr. & PE (RO)	



Transfer of physical valuable & secured stationery	Ensure that the cash in the cash vault is reconciled and transferred to the new premises	Opr & PE (RO)	During rationalization
	All physical valuables (Title deeds, Gold loan deeds, pending claims (death), cases pending, legal notices, income tax notices, etc.) to be reconciled and transferred	Opr & PE (RO)	
	All secured stationery (Cheque books, Drafts, Passbooks, Application forms, account opening forms, specimen signature cards, etc.) to be reconciled and transferred	Opr & PE (RO)	
Transport/ logistics guidelines	While transporting goods to the acquiring branch, ensure that services of reputed/IBA approved transport operators is utilized	PE (RO)	During rationalization
	Ensure that branch staff accompany the transport vehicle for security and safety of bank's assets	PE (RO)	
Information security guidelines	Ensure no interconnection of LAN, Switches, Routers between the two branch networks	IT Officer, RO	During rationalization
	In case of co-location, ensure that a separate network connectivity link is procured	IT Officer, RO	
	Ensure that PCs migrated to new branch shall be part of the respective banks domain and need to be present	IT Officer, RO	
	Ensure that USB access is disabled in all systems	IT Officer, RO	
	Ensure that no direct internet connection is allowed within the branch	IT Officer, RO	
	Ensure that IT Infrastructure of one bank is not moved to other bank. If required, need to ensure the same as per the information security baseline.	IT Officer, RO	
Reporting requirements for rationalization	Ensure that the information relating to merge, closure or relocating of branches is submitted to HO immediately and any case not later than two days	Regional Office	Within 2 days of rationalization
	If a separate license/authorization has been issued by RBI for merger of a single branch, ensure that the license/authorization of the branch is surrendered to the concerned Regional Office of RBI i.e. FIDD, RBI Lucknow for cancellation	Premises/ Planning (RO)	Immediately after merger/closure



## 2. Accounting requirements during rationalization process

### a. Activities to be performed in case of migration (for same bank)

BUPB - Checklist

Activity	Responsible for this activity
All customer accounts are to be transferred by merging branch to acquiring branch. The CBS/ Data center will relax parameter for transfer of accounts based on Scheme Type wise. The verification of such transaction should be done by userwith role id "BH" only. (Note: This activity has to be completed before day of merger)	Merging branch
After transfer of all customer accounts to acquiring branch, data center will transfer outstanding balance in office accounts (GL/PL) to respective office account or migration accounts (in case of pointing accounts) that is to be reversed entry in respective office accounts.	Merging branch
Ensure that outstanding balance in GL Proxy account, TDS pending remittance and Professional tax recovered account is NIL.	Merging branch
The outstanding Bank guarantee/LC issued any is to be reversed/closed manually and is to be opened afresh in acquiring branch. Branch has to keep record all live guarantee/LC and close all these guarantee/LC in merging branch. Branch is to ensure all outstanding balance in GL contra head for guarantee/LC becomes NIL.	Merging branch
Remit cash to "Acquiring branch". In effect, on date of merger i.e. DD-MM-YYYY after completion of normal routine work, the cash balance in Branch "Merging Branch" should be ZERO	Merging branch
Fixed Asset: Transfer all the assets to acquiring branch	Merging branch
MERGING BRANCH has to invoke Menu: FASSET-> Option:-TRANSFER, Sub Option >LODGE (Select the asset reference no. one by one and press Accept.) and verify the same. After that inform the 'Acquiring branch' to acknowledge and verify the same. (Note: This activity has to be completed before day of merger. In case of any issue please contact concerned department of RO/HO)	Merging branch



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Merging branch: All inventory lying in the name of users to be moved. No inventory remains existing in the name of employees of merging branch.	Merging branch
Stop payment register is also required to be generated and cross check with accounts for transfer of stop payment instruction in account	Merging branch
The report of outstanding Bills must be generated and all the bills with status "lodge", 'Realize' and 'Dishonor' must be closed. Bills with status 'lodge' should be lodged afresh in new Sol. Bills with status 'Purchase' is to be also closed by debiting office a/c(suspense) and again purchased in new branch and proceeds to be created in same office a/c(suspense)	Merging branch
Branch should also take list of lien marked account with lien amount & reason for checking after transfer of account in new Sol.	Merging branch
Merging Branch should ensure that cheques lodged in clearing should not pending for clearance on day of merger.	Merging branch
Do not lodge any cheque in clearing, if lodged through other Sol have a manual track on it.	Merging branch
Merging Branch should not issue any Bankers Cheque/Demand Draft from at least one week of merger date.	Merging branch
Merging Branch should generate outstanding report entry wise for GL a/c Suspense, Sundry Creditors, Special Debit and Bankers cheque for doing necessary activity in acquiring branch sol.	Merging branch
For the existing cheque books and DD books which are not issued yet, and which are held in inventory of the merging branch in Finacle, instructions to be sought by the merging branch from Regional authorities for re-use /destruction.	Merging branch
Regional Office to issue suitable instructions to SERVICE Branch to deal with the Inward clearing and ECS related issues.	Merging branch
Merging branch is required to do Day-end till the balance in all GL/PL account is NIL and Sol is finally merged with acquiring branch	Merging branch

#### Phase 4: SUSTAIN

Section	Checklist	Responsibility	Timeline
Serving customers	Ensure that all new customers/ accounts are serviced by the acquiring branch	Opr. (RO)	Post rationalization
	Ensure that only existing customers/accounts are served by the staff of merging branch	Opr. (RO)	Post rationalization

Please note that the above check-list is only indicative and not exhaustive. For any queries on detailed guidelines, Branches are requested to reachout to respective departments of RO/HO.



(a) Format of Notice for surrender of premises:

"As per the terms of lease deed / letter executed / exchanged/ between us, this is to give you notice that we will be vacating your premises on \_\_\_\_\_. Please note to take vacant possession of the same against acknowledgement and obligation. Please note that you are not entitled for any rent from the above said date and if no arrangement is made for taking back possession of the building, the Bank will not be responsible for any damage to the building occurring after that date".

(b) No claim certificate / letter:

This is to confirm that we have today taken over vacant possession of our premises situated at \_\_\_\_\_ let out / leased to your Bank. We also confirm that our rents and outgoings in respect of the premises have been received by us upto date and there are no dues from the Bank in this behalf.

SIGN & SEAL



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**Annex - IV**

## **PROFORMA - I**

### **Statement of New Branch/office/NAIO to be submitted by banks as and when opened/Quarterly basis**

(Please read the Instructions before filling the Proforma-I&II)

#### **Items**

1. a) Name of the Commercial Bank/Other Financial Institution/Co-operative

Institution : \_\_\_\_\_)

b) Proforma for:

Branch/Office of a Bank ( )

Not Administratively Independent Office (NAIO) ( )

Branch/Office of Other Financial Institution ( )

**(Put tick mark (✓) in appropriate box)**

c) Uniform Codes: Part-I (7/9 digits):

See Instructions I, II, III; see Explanations also (For NAIOs)

Part-II (7 digits): (To be allotted by RBI)

(See Instructions I, II and III; see Explanations also)

2. (a) Name of the new branch/office/NAIO

(b) RBI Reference No.\_\_\_\_\_

and Reference Date:

Day / Month / Year

(c) License (Authorization) Number/ Annex Sl. No.\_\_\_\_\_

(As obtained from RBI)



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(d) Date of License (Authorization):

□□/□□/□□□□

(See explanation)

Day / Month / Year

(e) Whether it is a case of Re-Validation of license (authorization): Yes ( ) No ( )

If yes, give the date of re-validation (See explanation):

□□/□□/□□□□

Day / Month / Year

3. Date of opening of the New Branch/office/NAIO:

□□/□□/□□□□

Day / Month / Year

4. Postal address:

4.1 Name/Municipal Number of the building (if any):

\_\_\_\_\_

4.2 Name of the Road (if any):

\_\_\_\_\_

4.3 (a) Name of the Post Office:

\_\_\_\_\_

(b) Pin Code:

□□□□□□

4.4 Name of the locality within a

Centre (Revenue unit):

\_\_\_\_\_

(See explanation)

4.5 Name of Tehsil/Taluka/Sub-Division:

\_\_\_\_\_

4.6 Tel. No. / Telex No. (Including STD code):

\_\_\_\_\_

4.7 Fax No.:

\_\_\_\_\_

4.8 E-mail Address:

\_\_\_\_\_

5. (a) Name of the centre(revenue village/town/city/

Municipality/Municipal Corporation) within  
The limits of which branch/office is located:

\_\_\_\_\_

**(This is a very important aspect, please see explanation)**

(b) Name of Community Development Block/Development Block/Tehsil/ Taluka/Sub-

Division/Mandal/Police Station:

\_\_\_\_\_

(c) Name of the District:

\_\_\_\_\_

(d) Name of the State:

\_\_\_\_\_

(e) Population of the Centre (revenue unit)

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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)**

Type of Central Government Business

- (1) ( ) No Govt. Business
- (2) ( ) Direct Taxes
- (3) ( ) Departmentalized 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



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(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 ( $\checkmark$ ) 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 exp

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:

Whether there is a repository attached to this branch/office? Yes ( )

( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )

Is there another office or branch office located near your home? Yes  No

(Put a tick mark (✓) in appropriate box)

(v) Whether any NAO is attached to the branch having

Currency Chest/Repository/Small Coin-depot facility?

Yes ( ) No ( )

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9. Nature of Business conducted by the branch/office/NAIO:  
**(Put tick mark (✓) in appropriate box/boxes)**

**Name**

- (1) ( ) Banking Business
- (2) ( ) Merchant Banking Business
- (3) ( ) Exchange
- (4) ( ) Deposit
- (5) ( ) Insurance
- (6) ( ) Administrative/Controlling Office
- (7) ( ) Training Centre
- (8) ( ) Others (please specify, if any) \_\_\_\_\_

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

(b) Date of Authorization: □□/□□/□□□□

Day / Month / Year

(c) In the case of 'C' Category office, write name and uniform code numbers of 'A' or 'B' Category branch/office through which its foreign exchange transactions are settled:

(i) Name of the branch/office: \_\_\_\_\_

(ii) Uniform code Numbers of the branch/office:

Part-I: □□□□□□□    Part-II: □□□□□□□

(7 digits)

(7 digits)

11. Technological facility of Branch/Office:

**(Put tick mark (✓) in appropriate box)**

**Technological Facility**

- (1) ( ) Not yet Computerized
- (2) ( ) Partially Computerized
- (3) ( ) Fully Computerized



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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:



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Annex V

PROFORMA-II

**Statement of change in Status/Merger/Conversion/Closure etc. of existing Branch/office/NAIO to be submitted by banks to RBI as and when effected/Quarterly basis**

(Please read all Instructions and explanations before filling the Proforma. The explanatory notes provided in brackets against various items in Proforma – II relate to the item numbers in Proforma – I shown under “EXPLANATIONS OF ITEMS IN PROFORMA – I” enclosed)

Name of the Bank/Other Financial Institution/Co-operative institution:-

**A. Change in Status/ A.D. Category/Nature of Business/Postal address of Branch/office/NAIO:**

1. Name of the **branch/office/NAIO** (See explanation in item no.2(a)):

(a) Old Name: \_\_\_\_\_

(b) Current Name: \_\_\_\_\_

(c) Date of Change in Name: \_\_\_\_\_

□□/□□/□□□□

Day / Month / Year

2. Uniform Code (Existing):

(a) Part-I (7/9 digits): \_\_\_\_\_

□□□□□□□

(b) Part-II (7 digits): \_\_\_\_\_

□□□□□□□

3. Change in Business status of the Branch/office/NAIO(See

explanation in item no. 7(a)):

(a) Old Status Name: \_\_\_\_\_

Code: □□

(b) Current Status Name: \_\_\_\_\_

Code: □□

(c) Date of Change in status (if any): \_\_\_\_\_

□□/□□/□□□□

Day / Month / Year

4. Change in Nature of Business:

(Put tick mark (✓) in appropriate box)

<b>(a) Old Name</b>	<b>Current</b>
---------------------	----------------

(1) ( ) Banking Business	( )
--------------------------	-----

(2) ( ) Merchant Banking Business	( )
-----------------------------------	-----

(3) ( ) Foreign Exchange	( )
--------------------------	-----

(4) ( ) Gold deposit	( )
----------------------	-----

(5) ( ) Insurance	( )
-------------------	-----

(6) ( ) Administrative/Controlling Office	( )
---	-----

(7) ( ) Training Centre	( )
-------------------------	-----



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- (8) ( ) Others (Please specify, if any) ( )
- (b) Date of Change in nature of business (if any):  Day / Month / Year
5. (a) Change in Technological Facility of the Branch/office/NAIO:  
*(Put tick mark (✓) in appropriate box)*
- | <u>Old Technological Facility</u> | <u>Current</u> |
|-----------------------------------|----------------|
| (1) ( ) Not yet Computerized      | ( )            |
| (2) ( ) Partially Computerized    | ( )            |
| (3) ( ) Fully Computerized        | ( )            |
- (b) Date of Change in technological Facility:  Day / Month / Year
6. (a) Communication Facility of Branch/Office/NAIO:  
*(Put tick mark (✓) in appropriate box)*
- | <u>Old</u>                    | <u>Communication Facility Current</u> |
|-------------------------------|---------------------------------------|
| (1) ( ) No Network            | ( )                                   |
| (2) ( ) Infinet               | ( )                                   |
| (3) ( ) Internet              | ( )                                   |
| (4) ( ) Intranet              | ( )                                   |
| (5) ( ) Core Banking Solution | ( )                                   |
| (6) ( ) Others                | ( )                                   |
- (Please Specify, If Any) \_\_\_\_\_
- Date of Change in Communication Facility:  Day / Month / Year
7. State Authorized Dealer Category of the Branch/office:
- a) Old Category: \_\_\_\_\_
- b) New/Changed Category: \_\_\_\_\_
- Further, put tick mark (✓) in appropriate box:
- Upgraded ( ) Degraded ( ) Newly Authorized ( )
- c) Date of Upgradation/Degradation/ Authorization:  Day / Month / Year
- d) If a branch doing general banking business is assigned additional responsibility of handling foreign exchange business and belongs to AD Category "C", then give uniform code number of the Link Branch/office through which its transactions are reported.

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प्रधान कार्यालय: द्वितीय एवं तृतीय तल, एनबीसीसी कमरिंगल कॉम्प्लेक्स, वरदान खंड, गोमती नगर एक्सटेंशन, लखनऊ - 226010

Head Office: 2<sup>nd</sup> and 3<sup>rd</sup> floor, NBCC Commercial Complex, Vardan Khand, Gomti Nagar Extension, Lucknow - 226010

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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)**

### Old Type of Govt. Business

(1) ( ) No Govt. Business

(2) ( ) Direct Taxes

(3) ( ) Departmentalized Ministries Account (DMA)

### New

( )

( )

( )



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- (4) ( ) Pension ( )  
 (5) ( ) Bond-Issue ( )  
 (6) ( ) Others (specify, if any): \_\_\_\_\_  
 (ii) Date of Change: □□/□□/□□□□  
Day / Month / Year

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

**(Put tick mark (✓) in appropriate box)**

- | Old | <u>Type of Treasury/Sub-Treasury Business</u> | <u>New</u> |
|-----|---|------------|
| (1) | ( ) No Govt. Business                         | ( )        |
| (2) | ( ) Treasury Business                         | ( )        |
| (3) | ( ) Sub-Treasury Business                     | ( )        |
| (4) | ( ) Pension                                   | ( )        |
| (5) | ( ) Bond-Issue                                | ( )        |
| (6) | ( ) Others (Specify, if any): _____           |            |

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

**(c)** State Currency Chest Type:

Old: ( ) Current: ( )

Date of Change: □□/□□/□□□□  
Day / Month / Year

**(d)** If authorized newly for currency chest, then indicate

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

A ( ) B ( ) C ( )

(ii) Date of authorization: □□/□□/□□□□  
Day / Month / Year

(iii) Currency chest code Number: □□□□□□□□

(8- Digit Code allotted by Department of Currency

Management (DCM) is to be written)

(iv) Mention type of area in which currency chest is located

(State “type of area” code: See the explanation)

Code: □Type of Area: \_\_\_\_\_

**(e)** Repository:

\_\_\_\_\_

**(f)** Coin-Depot:

\_\_\_\_\_

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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: \_\_\_\_\_



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d) District Name: \_\_\_\_\_  
e) State Name: \_\_\_\_\_  
f) Population (as per latest Census) of the Centre: \_\_\_\_\_

(ii) Date of change of centre: ///

Day / Month / Year

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

(a) Licence No/ Authorization and Annex Sl. No. \_\_\_\_\_

(b) Licence suitably amended on //

Day / Month / Year

by RBI Regional Offices at \_\_\_\_\_

(c) Ref. No.& Date of RBI Central Office's approval:

Ref. No.: \_\_\_\_\_ Date: //

Day / Month / Year

12. In case of change/closure of base branch/office of an NAIO provide:

(a) Part-I code of old base branch/office:

(b) Part-I code of new base branch/office:

13. Any other particulars: \_\_\_\_\_

**B. Closure/ Merger/Conversion of the Branch/Office/NAIO:**

1. Advice for Closure ( ) Merger( ) Conversion( )(Put tick mark (\checkmark) 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.: \_\_\_\_\_

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- (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)  
 to RBI Regional Office at \_\_\_\_\_  
 Day / Month / Year
9. In case of closure/merger of 'A'/'B' category AD branch, which has been working as a link office to one or more 'C' category AD branch(es), provide Part – I code of the AD branch(es) which has/have been assigned the link office role to the said 'C' category branch(es):

**UCN of 'C' category branch UCN of Link office**

Part - I:	<input type="text"/>	Part - I:	<input type="text"/>
Part - I:	<input type="text"/>	Part - I:	<input type="text"/>
Part - I:	<input type="text"/>	Part - I:	<input type="text"/>

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

10. If the branch/office is converted into NAIO then type of the NAIO:(See explanation in item no. 7(a) (IV))

Status Name: \_\_\_\_\_ Code:

11. Particulars of the Base/Absorbing Branch/office:

**(a) In case of Conversion into NAIO:**

- i) Base Branch/Office Name: \_\_\_\_\_
- ii) Uniform Codes:      Part – I (7 digits):         
 Part – II (7 digits):
- iii) Full postal address: \_\_\_\_\_  
 \_\_\_\_\_



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- (b) In case of Merger/Absorption of branches/offices/NAIOs:
- i) **Absorbing** Branch/Office Name: \_\_\_\_\_
- ii) Uniform Codes: Part – I (7 digits):         
Part – II (7 digits):
- iii) Full postal address: \_\_\_\_\_  
\_\_\_\_\_
- (c) If a branch, which is working as a base branch for some NAIOs, is closed/converted into NAIO/merged with another branch, then the base branch details of the NAIOs, which were earlier linked to the closed/converted/merged branch, should be provided:
- i) Base Branch/Office Name: \_\_\_\_\_
- ii) Uniform Codes: Part – I (7 digits):         
Part – II (7 digits):
- iii) Full postal address: \_\_\_\_\_  
\_\_\_\_\_

- Note: 1) For explanatory notes kept in bracket against individual items in this Proforma, please refer to the enclosed “EXPLANATIONS OF ITEMS IN PROFORMA-I”.
- 2) No action will be taken unless Part-I and Part-II of 7-digit Uniform Codes each are mentioned in this Proforma.



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**INSTRUCTIONS FOR FILLING PROFORMA -I & II**

**NOTE: PLEASE READ THE INSTRUCTIONS BEFORE FILLING THE PROFORMA**

- I. Proforma-I should be submitted either on the day of opening of branch/office/NAIO or afterwards but not before opening of branch/office/NAIO.
- II. Proforma-I is meant for all types of newly opened bank branches/offices/NAIOs and Proforma-II is meant for reporting change in status/postal address, closure/ merger/ conversion/ /Upgradation, etc. of existing bank branches/offices /NAIOs.
- III. Uniform code numbers had been so long assigned to administratively independent offices/branches, submitting separate returns to Reserve Bank of India (See explanation at 7(b)). Recently, it has been decided to allot 9-digit uniform codes to Not Administratively Independent Offices (NAIOs - temporary offices), such as stand-alone ATMs/extension counter /satellite office/representative office/cash counter/ inspectorate/ collection counter/mobile office/Airport counter/ Hotel counter /Exchange Bureau. However, Proforma for Temporary Office opened at the site of a fair/exhibition,etc. should not be sent to DSIM.
- IV. Public Sector Banks, which have been allowed to assign Part I code to their new branches/offices/NAIOs should strictly follow the instruction mentioned at III above, at the time of forwarding Proforma-I to RBI.
- V. Upgradation of an NAIO into a full-fledged branch/office should be treated as closure of NAIO and opening of a branch/office. Accordingly, both Proforma – II for NAIO closure and Proforma – I for Upgradation into a branch/office should be submitted.
- VI. Alternatively, if a branch/office is converted into NAIO, then Proforma – II for closure of the branch/office and Proforma – I for conversion/opening of the NAIO are required to be submitted.
- VII. Proforma- I & II will not be accepted for allotment of Part-I & Part-II/revision of Part-II code unless all items in the Proforma are filled up properly.

**EXPLANATIONS OF ITEMS IN PROFORMA-I**

**Item No.1(c):**

Public sector banks (SBI, 19 Nationalized Banks & Industrial Development Bank of India Ltd.) are allowed to assign 7/9-digit Part-I Code Numbers only to their branches/offices/NAIOs and for other banks RBI (DSIM) allot both Part-I & Part-II codes.



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Each NAIO is linked to some independent branch. Last two digits (8<sup>th</sup> & 9<sup>th</sup> digits from the left) of Part – I code for NAIOs follow the 7-digit Part – I code of the base branch.

**UCN** of branches/offices of banks comprises two parts as Part-I code and **Part-II** code of 7digits 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		
4	20,000 to 49,999	Semi-Urban	2
5	50,000 to 99,999		
6	1,00,000 to 1,99,999		
7	2,00,000 to 4,99,999	Urban	3
8	5,00,000 to 9,99,999		
9	10 lakhs and above	Metropolitan	4



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**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 License No., if already available (as obtained from Regional Offices concerned of RBI) is to be written; otherwise the same should be communicated later on along with Uniform Codes.

**Item No.2 (d):**

The exact date (including month & year) of license 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 license, please indicate whether license 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):**



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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".



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**Item No.7 (a):**

The names & respective codes of different types (business status) of branches/ offices/NAIOs are listed in categories I to IV below. The appropriate status name & corresponding code is to be written.

As the list is not exhaustive, please state exact status of the office/ branch/NAIO under "Any other branch/office/NAIO" category:

**I. IN CASE OF ADMINISTRATIVE OFFICE**

CODE STATUS NAME

- (01) Registered Office
- (02) Central/Head Office/Principal Office
- (03) Local Head Office
- (04) Regional Office/Area Office/Zonal Office/Divisional Office/ Circle Office
- (05) Funds Management Office
- (06) Lead Bank Office
- (07) Training Centre
- (09) Any other administrative office (not included above, pl. specify)

**II. IN CASE OF GENERAL BANKING BRANCH**

CODE STATUS NAME

- (10) General Banking Branch

**III. IN CASE OF SPECIALIZED BRANCH**

(A) Agricultural Development/Finance Branches

- (11) Agricultural Development Branch (ADB)
- (12) Specialized Agricultural Finance Branch Hi-Tech (SAFB Hi-tech)
- (13) Agricultural Finance Branch (AFB)

(B) S.S.I./Small Industries and Small Business Branches

- (16) Small Business Development Branch/office
- (17) Small Scale Industries Branch (SSI)
- (18) Small Industries & Small Business Branch (SIB)

(C) Industrial/Corporate Finance/Large Advances Branches

- (21) Industrial Finance Branch (IFB)
- (22) Corporate Finance Branch (CFB)
- (23) Hire-Purchase and Leasing Finance Branch
- (24) Industrial Accounts Branch
- (25) Large Advances Branch
  
- (26) Business Finance Branch
  
- (27) Mid Corporate Branch

(D) Asset Recovery Management/Industrial Rehabilitation Branches



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- (30) Asset Recovery Management Services Branch (ARMS)
- (31) Industrial Rehabilitation Branch
- (E) Capital Market/Custodial Services/Merchant/Mercantile Banking Branches
  - (35) Capital Market Services Branch (CMS)
  - (36) Custodial Services Branch
  - (37) Merchant Banking Branch
  - (38) Mercantile Banking Branch
- (F) Overseas/International Banking Offices/Branches
  - (41) International Banking Branch/office
  - (42) Overseas Branch
  - (43) International Business Branch/Office/Centre
  - (44) International Exchange Branch
- (G) Commercial/Personal Banking Branches
  - (47) Non-Resident Indian (NRI) Branch
  - (48) Housing Finance Branch
  - (49) Personal Banking Services Branch
  - (50) Consumer Finance Branch
  - (51) Specialized Savings Branch
  - (52) Commercial and Personal Banking Branch
  - (53) Specialized Commercial Branch
  - (54) Draft Paying Branch
  - (55) Professionals Branch
  - (56) Locker Branch
  - (57) Specialized Trading Branch
  - (58) Diamond Branch
  - (59) Housing Finance Personal Banking Branch)
- (H) Collection & Payment/Quick(Fast) Service/STARS Branches
  - (63) Service Branch/Clearing Branch/Cell
  - (64) Collection and Payment Services Branch
  - (65) Quick Collection Branch
  - (66) Fast Service Branch
  - (67) Speedy Transfer and Realization Services (STARS) Branch
- (I) Other type of Specialized Branches
  - (71) Treasury Branch (Government Business)
  - (72) Stock Exchange Branch
  - (73) Auto-Tech Branch
  - (74) Fund Transfer Services (FTS) Branch
  - (75) Weaker Sections Branch
  - (76) Security Services Branch
  - (77) Specialized Woman Entrepreneurs Branch
  - (78) Specialized Cash Management Services Branch
  - (79) Micro safe Branch for Self Help Groups

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(80) Any other category of specialized branch/office (not included above, pl. specify)

**IV. IN CASE OF NON-ADMINISTRATIVELY INDEPENDENT OFFICE(NAIO)**

- (85) Extension Counter
- (86) Satellite Office
- (87) Mobile Office
- (88) Service Branch\*
- (89) Mobile ATM
- (90) On-site ATM
- (91) Off-site ATM
- (92) Representative Office
- (93) Exchange Bureau
- (99) Any Other NAIOs (not included above, pl. specify)

\* If it is not maintaining separate books of accounts

**Item No. 7(b):**

NAIO are Offices for which separate books of accounts are not maintained and not required to submit BSR returns to RBI. Name of the base branch/office and its Uniform Code Numbers are to be provided with which the accounts of NAIO(s) will be maintained.

**Item No. 8(ii)(A)(d):**

The appropriate Code among the options listed below is to be indicated:

Code: Type of Area

- (0) Normal area
- (1) Border area
- (2) Disturbed area (High Risk)
- (3) Area affected by natural calamities (flood/earthquake prone area, etc.)
- (4) Area not having adequate transport facility due to Snow-fall, etc.

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## Format for Shifting of Branch

S.No.	Particular	Current Status	Proposed
1	<b>Name of Branch</b>		
2	<b>SOL ID</b>		
3	<b>Name of Region</b>		
4	<b>Revenue Centre</b>		
5	<b>Tier Classification (1,2,3,4,5,6)</b>		
6	<b>Branch Category (R/SU/U/M)</b>		
7	<b>Distance between new and old premises (in mtrs.)</b>		
8	<b>Reason for Shifting of Branch (Precise information)</b>		
9	<b>RBI License Detail</b>		
10	<b>Address of Branch</b>	House No./Building: Village: Block: Tehsil: Post Office: District:	House No./Building: Village: Block: Tehsil: Post Office: District:
11	<b>Whether DCC/DLRC permission obtained?</b>	Yes / No	
12	<b>If Yes, date of obtaining DCC/DLRC permission</b>		
13	<b>DCC/DLRC remark on permission (Please enclose minutes of the same)</b>		
14	<b>Other remark, if any-</b>		

Yours's sincerely

( \_\_\_\_\_ )

Regional Manager

Region-