

**Draft Reserve Bank of India (Urban Co-operative Banks - Branch Authorisation) Directions, 2025**

**DRAFT FOR COMMENTS**

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**Reserve Bank of India (Urban Co-operative Banks - Branch Authorisation) Directions, 2025**

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In exercise of the powers conferred by Section 23 read with 56 of the Banking Regulation Act, 1949, the Reserve Bank of India ('RBI') being satisfied that it is necessary and expedient in the public interest to do so, hereby issues the Directions hereinafter specified.

## **Chapter I - Preliminary**

### **A. Short Title and Commencement**

1. These Directions shall be called the Reserve Bank of India (Urban Co-operative Banks - Branch Authorisation) Directions, 2025.
2. These directions shall come into force with immediate effect.

### **B. Applicability**

3. These Directions shall be applicable to Urban Co-operative Banks (hereinafter collectively referred to as 'UCBs' and individually as a 'UCB').

*In this context, 'urban co-operative banks' shall mean Primary Co-operative Banks as defined under section 5(ccv) read with Section 56 of Banking Regulation Act, 1949.*

### **C. Definitions**

4. In these Directions, unless the context states otherwise, the terms herein shall bear the meanings assigned to them below:
  - (1) '**Administrative Office**' or '**Controlling Office**' means a corporate, regional, zonal, or any other office, by whatsoever name called, that exercises control or oversight functions on units / Banking Outlets / Offices falling under its jurisdiction and undertakes internal administrative functions including oversight of bank's own staff and carries out no banking or business transactions. Direct interface with customers is not permitted.
  - (2) '**Area of Operation**' of a co-operative bank is the geographical area/s of operation stated in its byelaws, as approved by the registering authority and the Reserve Bank.
  - (3) '**Back Offices**' means a Central Processing Centre (CPC) or an Office, by whatever name called, that exclusively attends to functions such as data

processing, processing of loans, verification and processing of documents, issuance of cheque books, demand drafts etc. on requests received from other Banking Outlets and carries out other functions incidental to banking business. Direct interface with customers is not permitted.

5. All other expressions, unless defined herein, shall have the same meaning as have been assigned to them under the Banking Regulation Act, 1949 or the Reserve Bank of India Act, 1934 or any statutory modification or re-enactment thereto, or Glossary of Terms published by RBI or as used in commercial parlance, as the case may be.

## **Chapter II – Role of Board of Directors**

### **A. Board Approved Policies**

6. A bank shall put in place separate Board-approved policies for the following:
  - (1) Opening of branches keeping in view the financial health of the UCB, viability study of the new branches and customer service. The policy shall be updated periodically to keep it aligned with revised RBI guidelines.
  - (2) Engagement of Business Correspondents (BCs) with the objectives of adequate oversight of the BCs as well as provision of services to customers, putting in place an effective complaints redressal system as prescribed in paragraphs 64 to 92.
  - (3) Offering Doorstep Banking services including selection of agents and payment of fee / commission, charges, if any, to be levied on the customer, etc. as prescribed in paragraphs 93 to 110.

### **B. Key responsibilities**

7. The Board of a bank shall put in place an institutionalised system for periodically reviewing the implementation of the Business Facilitator / Business Correspondent model at the Board level.

## **Chapter III – Branch Authorisation**

### **A. Area of Operation**

8. A UCB may expand its Area of Operation through a resolution passed by the general body and getting the amended bye-laws registered with the Registrar of Co-operative Societies (RCS) / Central Registrar of Co-operative Societies (CRCS). A UCB shall seek prior permission (No Objection Certificate) from RBI for such revision, wherever applicable using the *Pravaah* portal (<https://pravaah.rbi.org.in>).

### **B. General Permission**

9. The general permission of branch expansion in the approved area of operation shall be available to UCBs in all Tiers (except Salary Earners' Banks) which comply with applicable Financially Sound and Well Managed (FSWM) criteria as stipulated below:
  - (i) The CRAR shall be at least one percentage point above the minimum CRAR applicable to a UCB as on the reference date;
  - (ii) Net NPA of not more than three percent;
  - (iii) Net profit for at least three out of the preceding four years subject to it not having incurred a net loss in the immediate preceding year;
  - (iv) No default in the maintenance of CRR / SLR during the preceding financial year;
  - (v) Sound internal control system with at least two professional directors on the Board;
  - (vi) Core Banking Solution (CBS) fully implemented; and
  - (vii) No monetary penalty should have been imposed on the bank on account of violation of RBI directives / guidelines during the last two financial years.

*Explanation:* A UCB which fulfills the above stated seven norms, is called a 'Financially Sound and Well Managed (FSWM)' UCB.

10. An eligible FSWM UCB shall put in place a policy, approved by its Board of Directors for opening branches. The policy shall be formulated keeping in view the financial health of the UCB, viability study of the new branches and customer service and must be updated periodically to keep it aligned with revised RBI guidelines. The eligible UCB is permitted to open new branches up to 10 percent of the number of full-fledged branches (at the end of previous financial year) in a financial year, subject to a maximum of five branches without having the need to take permission from RBI. However, if the total number of full-fledged branches (at the end of previous financial year) is less than 10, the UCB will be eligible to open at least one branch. Further, the UCB shall ensure that the proposal for opening of such branches in a particular financial year, based on its policy, is duly approved by its Board of Directors. It is clarified that a UCB has the liberty to either open a new branch or upgrade an Extension Counter, which has been in operation for more than three years, to a full-fledged branch, within the overall limit of 10 percent. Opening of Extension counters, Controlling Offices (Regional / Zonal / Administrative Office), ATMs etc. is not covered under this route.
11. A UCB shall report to concerned Regional Office of Department of Regulation (Central Office, in case of UCBs under jurisdiction of Mumbai office) of RBI, immediately and in any case not later than 15 calendar days, after opening of the branch complying with all the rules, as per the format given in [Annex I](#).

#### **C. Authorisation Policy - Eligibility Criteria**

12. An FSWM UCB shall be eligible to open branches / extension counters (ECs) in its approved area of operation beyond the current annual ceiling of 10 per cent and upgrade ECs which are in operation for more than three years, provided it has the required headroom capital (prescribed in [Annex VI \(Part 2\)](#)) in terms of assessed net worth (ANW) per branch, including existing branches (methodology given in [Annex VI \(Part 2\)](#)) and subject to fulfilment of the FSWM criteria laid down above. Such FSWM UCB shall maintain a minimum CRAR of 10 per cent on a continuous basis with minimum ANW commensurate with the prevalent entry point capital norms for the centre where branch is proposed / where it is registered. Entry point norms for various categories of UCBs are given in [Annex II](#).

13. A UCB which has been organised as a unit bank and has been extended relaxation in the entry point capital as indicated in [Annex II](#), shall be eligible to open branches only after augmenting its Assessed Net Worth (ANW) to the level required for opening a new general category bank at the place where the bank was organised or where the branch is desired to be opened, whichever is higher. For instance, if a unit bank was organised at a category 'D' centre and it intends to open a branch at a category 'B' centre, such bank's ANW shall necessarily be raised to entry point capital prescribed for organising a general category bank at a category 'B' centre.
14. Similarly, if a UCB, other than a unit bank, desires to open a branch at a higher category centre, other than the centre at which it was established, within the district of its registration, the ANW of the UCB shall at least be equivalent to the entry point capital prescribed for that centre. Illustratively, if a UCB situated at category 'C' centre intends to open a branch at category 'B' centre, in the same district, its ANW shall be equivalent to the entry point capital prescribed for category 'B' centre.
15. However, a UCB which desires to open a branch at a centre, other than its district of registration but within the state of registration, shall have ANW not less than the entry point capital required for organisation of a new general category bank at the highest category centre in that state. Illustratively, if a UCB registered in district 'X' desires to open a branch in district 'Y' within its state of registration, then its ANW shall not be less than the entry point capital required for highest category centre in the state.

#### **C.1 Selection of Centres**

16. A UCB, satisfying the FSWM norms stipulated above shall prepare an Annual Business Plan (ABP) for opening of branches (including extension counters) and up-gradation of extension counters into full-fledged branches, in its existing area of operation, for the next 12 months, with the approval of its Board of Directors and submit the ABP along with [Annex III](#), [Annex IV](#), [Annex V \(Part 1\)](#) and [Annex VI](#) to the respective Regional Office of RBI using the PRAVAAH portal (<https://pravaah.rbi.org.in>). The ABP shall be submitted preferably by November of previous financial year and in any case, not later than 15<sup>th</sup> December of previous financial year. RBI will allocate centres within 90 calendar days of receipt of complete ABP.

17. While there is no requirement of submission of exact location of branch at the time of submission of ABP, a UCB should try to firm up its plans for opening branches at the requested centres well in advance to quicken the process of opening the branches. The UCB may, at its discretion, include the address of their proposed branch in ABP. Strict adherence to timelines indicated above will ensure that all the branches are opened in the same financial year for which the authorisation is obtained.
18. Where a UCB has opened extension counters without complying with the prescribed norms and subsequently approach RBI for up-gradation of the same into full-fledged branches, such UCB shall not be allotted centres unless it closes the unauthorised extension counters. Further, a centre where a UCB has opened an unauthorised extension counter, such a centre would not be considered for opening a branch in future.
19. A Scheduled UCB which comply with the FSWM norms prescribed above may open mobile / satellite offices. Such scheduled UCB which desires to open mobile / satellite offices shall indicate the same in the format as per Annex V (Part 1) enclosed to this Direction along with other centres where it intends to open branches.
20. A UCB need not indicate the exact address of the proposed branch in the ABP but may only indicate the place of business including the name of the town / city within its area of operation, in the order of its preference, where it desires to open branches. The UCB shall choose the centres at which it wishes to open branches after careful consideration of business potential and availability of premises at such centres.
21. A list of centres where the UCB desires to open branches under the ABP shall be indicated in the format as per Annex V (Part 1) enclosed to this Direction, and only one application shall be sent using the *Pravaah* portal (<https://pravaah.rbi.org.in>). A UCB shall not submit statements / annexes, which are not required / called for, but submit only the requisite information / data, along with a certified copy of the latest audited balance sheet (as of 31<sup>st</sup> March) or a copy of the published Annual Report of the UCB.

## **C.2 Approval for Centres**

22. A UCB which complies with the prescribed FSWM norms shall be allotted centres strictly in the order of preference given by them. Once a centre is allotted, no request for change in the allotted centre shall be entertained.

## **C.3 Authorisation and its Validity Period**

23. A valid authorisation from RBI is required for opening a new place of business including extension counters, off-site ATMs or changing the location of any existing place of business under Section 23 of the BR Act, 1949 (AACS). After making arrangements for opening of branches, the UCB shall approach the Regional Offices of Department of Regulation (using the *Pravaah* portal (<https://pravaah.rbi.org.in>)) within 90 calendar days from date of allocation of centre in the prescribed Form V, indicating the exact postal address of the place where the branch is to be opened, to obtain valid authorisation. RBI will provide authorisation for new branches within 30 calendar days of receipt of complete application.
24. The authorisation will be valid for 180 calendar days from date of issue or 360 calendar days from date of allocation of centre, whichever is earlier. No extension of time will be granted after the expiry of validity period of authorisation. Only in exceptional cases, where the UCB is unable to open the branch for reasons beyond its control, an extension of time not exceeding 180 calendar days may be granted by the concerned Regional Office of Department of Regulation, under advice to Department of Regulation, Central Office.
25. Opening of branches without a valid authorisation from RBI is an act of violation of Section 23 of the BR Act, 1949 (AACS), and liable to attract penalties.
26. In case, the information / particulars furnished by a UCB is found to be incorrect, RBI shall take a serious view in the matter and the UCB will be liable for penal action and / or business restriction, including debarring it from allotment of centres for a period of three years.

#### **C.4 Procedural Guidelines for Permission to open branches**

27. A UCB shall ensure that there are no restrictions imposed by the local development or other authorities for setting up commercial establishment in the locality where the branch is proposed to be opened.

#### **D. Extension of Area of Operation**

##### **D.1 Within the district of registration and adjoining districts within the State of registration**

28. A licenced UCB satisfying the FSWM criteria may extend their area of operation to the whole of the district of registration and to its adjoining districts within their State of registration, without prior permission from RBI. Such FSWM UCB need not approach RBI for seeking 'no objection' for extension of area of operation as stated above. Such UCB may directly approach the RCS of the State concerned for extension of area of operation to the entire district of registration and its adjoining districts within the State of registration.

##### **D.2 Beyond the adjoining districts and to the entire State of registration**

29. A uni-state UCB may extend its area of operation to the entire State of registration on fulfilling the conditions stipulated for FSWM UCBs.
30. A UCB registered or deemed to be registered under the Multi-State Co-operative Societies Act, 2002 satisfying the criteria for FSWM UCBs shall be permitted to extend its area of operation to the entire State of original registration. RBI shall consider requests for expansion of area of operation to the entire state from a licenced Tier II, III or IV UCB or a UCB registered or deemed to be registered under the Multi-State Co-operative Societies Act, 2002 and which fulfil the FSWM criteria as per the last RBI inspection or any subsequent enforcement action. Also, the Assessed Net Worth (ANW) of such FSWM UCB shall not be less than the entry point capital norms prescribed for the highest category centre in that district(s), applicable to a new general category bank, as indicated in [Annex II](#). While considering such applications, RBI will give due consideration to system of internal controls prevailing in the UCB and supervisory comfort. The UCB desirous of extending its area of operation to the entire state may approach the

Regional Office of RBI for prior approval using the PRAVAAH portal (<https://pravaah.rbi.org.in>).

31. For the purpose of classification of UCBs into Tier I and II, the following definition shall be adopted for all regulatory purposes:
  - (i) Tier 1 - All unit UCBs and salary earners' UCBs (irrespective of deposit size), and all other UCBs having deposits up to ₹100 crore;
  - (ii) Tier 2 - UCBs with deposits more than ₹100 crore and up to ₹1000 crore;
  - (iii) Tier 3 - UCBs with deposits more than ₹1000 crore and up to ₹10,000 crore;
  - (iv) Tier 4 - UCBs with deposits more than ₹10,000 crore.

### **D.3 Extension of Area of Operation**

32. A FSWM UCB having a minimum assessed net worth of ₹ 50 crore, shall henceforth, be allowed to extend its area of operation beyond the State of registration as also to any other State/s of its choice subject to the FSWM criteria stipulated above.

## **E. Opening of Specialised branches – Central Processing Centres (CPCs) / Retail Asset Processing Centres**

33. Need based authorisations for specialised branches would be considered for a UCB with a large network of branches having substantial volume of business to handle and process, which ultimately result in cost reduction and faster approvals.
34. A CBS enabled scheduled UCB satisfying the FSWM criteria is permitted to open specialised branches with the prior approval of RBI. The UCB desirous of opening specialised branches shall include it in its ABP explaining the need and objective for opening such centres.
35. The specialised branches of a UCB shall be fully computerised and be opened within the Area of Operation of the UCB and shall be based on a cluster approach. These branches shall not have direct interference / business transactions with customers and conversion from a specialised branch to normal branch and vice versa to be carried out with prior approval of RBI.

## **F. Opening of Extension Counters**

### **F.1 Eligibility criteria and application procedure**

36. Eligibility criteria and application procedure for opening of an Extension Counter (EC) are prescribed in paragraphs 12 to 22 above.

### **F.2 Policy Approach**

37. ECs may be opened within the premises of educational institutions, big offices, factories and hospitals of which the concerned UCB is the principal banker. Request from other banks to the institution may be considered, only if opening of an EC is not considered feasible by the principal banker and / or its base branch is beyond 10 kilometres from the EC, after obtaining written consent from principal banker. The UCB may submit declaration from the institution in which it proposes to open EC in the format as per [Annex VIII](#) using the *Pravaah* portal (<https://pravaah.rbi.org.in>). ECs may also be opened in the residential colonies provided no other branch / EC is already existing in the colony and no restrictions have been imposed by the local development or any other authorities for setting up a commercial establishment in the residential colony / locality. EC shall not be opened in market place, shopping centre, etc.

### **F.3 Conditions for Opening of Extension Counters**

38. A UCB desiring to open ECs shall comply with the following conditions:
- (i) Only one EC is permitted within the premises of any institution / office / hospital or in a residential colony.
  - (ii) Base branch of the UCB to which the proposed extension counter is linked should be within a distance of 10 kilometres to facilitate incorporation of transactions of EC in the accounts of the base branch on a day-to-day basis.
  - (iii) While opening a EC, the UCB shall take into account important factors such as need, viability and overall merits of opening of the EC.
  - (iv) ECs shall not be opened merely for collection of fees, payment of bills for electricity, water, telephones, etc. as it is primarily the responsibility of the institution concerned.

- (v) The facilities at a EC shall be restricted to deposit / withdrawal transactions; issue and encashment of drafts and mail transfers; issue and encashment of travellers' cheques; collection of bills; advances against fixed deposits of their customers (within the sanctioning power of the officials concerned at the EC); and disbursement of other loans (only for individuals) sanctioned by the Head Office / base branch up to the limit of ₹ 10.00 lakh only.
- (vi) Such a UCB which has opened EC, without seeking prior permission from RBI, will have to close down the same and shall not be considered for regularisation / up-gradation into full-fledged branches.

#### **F.4 Safe Deposit Locker Facility at Extension Counters**

- 39. The permission to provide the facility of safe deposit lockers may be granted on merit to a UCB which comply with the following criteria:
  - (i) The UCB should have complied with the prescribed capital adequacy norms.
  - (ii) The UCB's net NPAs should be less than seven per cent of its net loans and advances.
  - (iii) The UCB should have posted net profit for the last three consecutive years.
  - (iv) The UCB intending to provide safe deposit lockers at its EC shall ensure that the institution in whose premises the extension counter is / proposed to be opened is agreeable for the provision of such facility and adequate security arrangements are in place at the premises.

#### **F.5 Up-gradation of Extension Counters into Full-Fledged Branches**

- 40. Eligibility criteria and application procedure for up-gradation of ECs are prescribed in paragraphs 12 to 22 above.
- 41. Up-gradation of an EC into a branch is treated as equivalent to allotment of centre for opening of a branch. Only such of the ECs as have been accorded post-facto approval by RBI or opened with the prior approval of RBI will be considered for up-gradation into a branch.
- 42. Up-gradation of an EC is permitted after completion of three years of its operation as extension counters.

43. The shifting / relocation of these branches, if considered necessary by the UCB, would be permitted subject to the following conditions:
- (i) The proposal is for shifting / relocation of the converted branch within the city / town limit.
  - (ii) Banking services to the existing customers of the extension counter, including the institutional customer, are ensured.
  - (iii) No new EC will be allowed in the institution in which the EC is housed presently.

## **G. Automated Teller Machines (ATMs)**

### **G.1 On-site ATMs**

44. A UCB satisfying the FSWM criteria may set up on-site ATMs without prior approval of RBI.

### **G.2 Off-site ATMs - Eligibility criteria and application procedure**

45. A CBS-enabled UCB which satisfies the FSWM criteria may install off-site / mobile ATMs as per its need and potential in its area of operation without prior approval of RBI, subject to the conditions given below:

- (i) The UCB shall have an assessed networth of ₹50 crore and conform to the FSWM criteria based on RBI's inspection Report relating to the financial year immediately preceding the financial year in which the ATM (s) is / are proposed to be installed and in the absence thereto, to the financial year just before the immediate preceding year.
- (ii) Mobile ATMs shall be operated strictly within the UCB's approved area of operation and any violation thereof may lead to ban on further branch expansion and / or grant of other regulatory approvals apart from action under section 47 A of the B. R. Act, 1949 (AACS). Mobile ATMs shall be linked to a branch as per extant instructions.
- (iii) The UCB shall report to the concerned Regional Office of RBI under whose jurisdiction the Head Office of the UCB is functioning immediately after

operationalisation of offsite / mobile ATMs and in any case not later than 15 days as per format detailed in [Annex XIII](#) and obtain authorisation under section 23 of the B. R. Act, 1949 (AACS).

46. Requests for opening off-site ATMs by a FSWM UCB which does not comply with the assessed net worth criteria as per paragraph 12 above will be considered outside Annual Business Plans, subject to conditions laid down in paragraph 9 above and maintenance of a minimum CRAR of 10 per cent on a continuous basis with minimum ANW commensurate with entry point capital norms for the centre where the off-site ATM is proposed / where the UCB is registered.
47. A UCB, satisfying the above mentioned norms may prepare an application for opening Off-site Automated Teller Machines, as per their requirement, in its existing area of operation, with the approval of its Board of Directors and submit the same, along with [Annexes IV](#), [Annex V \(Part 2\)](#), and [Annex VII](#) to the respective Regional Office of RBI using the *Pravaah* portal (<https://pravaah.rbi.org.in>).
48. The following facilities may be provided at off-site ATMs.
  - (i) PIN changes
  - (ii) Requisition for cheque books
  - (iii) Statement of accounts
  - (iv) Balance enquiry
  - (v) Inter-account transfer - restricted to accounts of the same customer at the same centre
  - (vi) Telephone connection may be provided between the "stand alone" ATMs with branch ATMs and Shared Payment Network System (SPNS). However, no person other than security guard shall be posted at such non-branch stand-alone ATM centers.
  - (vii) The UCBs is free to share / interlink their ATMs with other banks.

## **H. Shifting / Splitting / Closure of Offices**

### **H.1 Shifting of Offices**

49. A licenced UCB satisfying the FSWM criteria may shift its place of business, including administrative office, located in the semi-urban areas anywhere within the same town, irrespective of distance vis-à-vis other banks / offices, etc. without prior permission of RBI. As regards the UCB located in urban / metropolitan centers, shifting within the same locality / municipal ward is permitted in respect of a licenced UCB satisfying the FSWM criteria without prior permission of RBI.
50. A report in the format, as per **Annex IX** shall be submitted to the Regional Office (Department of Regulation) concerned of RBI, in the *Pravaah* portal, within a month from the date of shifting where RBI's prior approval is not required.
51. For shifting to a different locality / municipal ward, a licenced UCB satisfying the FSWM criteria shall obtain prior permission and may submit its application as per the format in **Annex X** using the PRAVAAH portal (<https://pravaah.rbi.org.in>).

### **H.2 Shifting branches from one city to another**

52. The requests of a UCB (other than Unit banks) to shift its branches from one city to another in its area of operation within the same State will be considered subject to its compliance with the following conditions:
  - (i) The new centre is of the same or lower population group as the existing centre e.g. a branch at a 'D' centre may be shifted to another 'D' centre only; and
  - (ii) A branch located in under-banked district can be shifted to another centre in under-banked district only. The shifting should be beneficial to the UCB in terms of cost and business.
53. A UCB desiring such shifting is required to submit applications in this regard to the Regional Office concerned of the Department of Regulation for prior permission using the PRAVAAH portal (<https://pravaah.rbi.org.in>).

### **H.3 Splitting or Part Shifting of branches within the Same Locality / Municipal Ward**

54. Splitting of branches or part shifting of some of the departments of parent office / branch can be made to a near by location within the same locality / municipal ward due to space constraints and for better customer service or for convenience of the members, irrespective of the distance vis-à-vis other offices / banks, without prior permission of RBI subject to the condition that identical business is not conducted from both the premises.
55. A post-facto report to this effect, in the format as mentioned in paragraph 12 above, shall be submitted to the Regional Office concerned within one month from the date of shifting, using the *Pravaah* portal.

### **H4. Closure of Branches and Extension Counters**

56. A UCB is allowed closure of un-remunerative branches / extension counters without prior permission of RBI subject to the following conditions:
  - (i) The UCB should not have been placed under any directions under section 35A of the Banking Regulation Act, 1949 (AACs).
  - (ii) Decision to close down ECs / branches shall be taken by the Board after taking into account all the relevant factors and shall be properly minuted in the official record of proceedings of the Board meeting.
  - (iii) The UCB shall give proper notice to all existing depositors / clients of the branch through press release in local leading newspapers as well as in the form of circular letter to each constituent of the branch, well in advance of closure of the branch.
  - (iv) The UCB shall return the original licence/s issued for the closed branch to the Regional Office concerned of the Department of Regulation.
  - (v) The disposal of the premises occupied by the erstwhile branch shall be reported to the Regional Office concerned and the RCS.
  - (vi) The UCB shall not open an EC at the same place after closure of branch/es.
  - (vii) The UCB shall report to the Regional Office concerned of RBI, in Form VI

prescribed under Rule 8 of Banking Regulations (Co-operative Societies) Rules, 1966 after closing the branches, within one month from the date of closure, along with copies of the relative Board resolution using the *Pravaah* portal.

- (viii) The UCB shall preserve all the relevant records and make them available to the RBI inspection team for scrutiny during the course of inspection.

**I. Shifting, Acquisition, Surrender of leased premises, etc. of UCBs not categorised as Financially Sound and Well Managed (FSWM)**

57. A UCB, which do not satisfy the FSWM criteria as stated at paragraph 9 above and do not comply with section 11 (1) of BR Act, 1949 (AACS), shall require prior approval of RBI and / or Registrar of Co-operative Societies for:
- (i) Sale of the UCB's own premises;
  - (ii) Surrender of existing premises taken on lease / rental basis;
  - (iii) Acquisition of new premises on ownership or lease / rental basis; and
  - (iv) Shifting of offices / departments as a result of sale of premises / surrender of premises / acquisition of new premises.

58. Such UCB is required to submit its application in the enclosed format given at [Annex XI](#) to the Regional Office concerned using the *Pravaah* portal (<https://pravaah.rbi.org.in>).

**J. Authorisation Policy for Salary Earners' Banks**

59. In view of their special status the salary earners' banks (SEBs) have not been covered under ABP for opening of new branches. Requests for allotment of centres may be considered only from licenced SEBs on their fulfilling certain specified norms. The SEB fulfilling the under-noted norms may apply for opening of branches.
- (i) The bye-laws shall not contain provision for giving loans to outsiders (non-employees) by enrolling them as members / nominal members.

- (ii) There should at least be 1000 members at a place where the SEB desires to open a branch.
- (iii) It shall comply with the regulatory framework prescribed by RBI.
- (iv) It should have posted net profits during each of the preceding two years.
- (v) Its net NPAs should be less than 10 percent of its net loans and advances as on the last balance sheet date and it should have made requisite provisions as per RBI guidelines.
- (vi) CRAR of the UCB shall not be less than that prescribed by RBI from time to time.
- (vii) In case a UCB desires to open a new branch within its district of registration, its Assessed Net Worth (ANW) should, at least be equal to the entry point capital norms indicated in Annex II for opening a new general category bank at that centre where the bank was organised or where the branch is desired to be opened, whichever is higher. Illustratively, if a SEB organised in the category "C" centre desires to open a branch in category "B" centre within its district of registration, its ANW should be at least equivalent to the entry point capital norm prescribed for category "B" centre.
- (viii) The SEB desirous to open a branch, outside its district of registration but within the State of registration, should have ANW not less than the entry point capital norm prescribed for opening a new general category bank at the highest category centre in that State. The entry point capital norms prescribed are indicated in Annex II enclosed to this circular.
- (ix) The SEB, which satisfies the norms indicated above, may prepare and get its branch expansion programme approved by its Board of Directors and forward the same to the Regional Office concerned of the Department of Regulation giving information in Annex I, Annex II and Annex III using the *Pravaah* portal (<https://pravaah.rbi.org.in>). Annex IV indicating classification of assets and provision made against non-performing assets should be duly certified by Statutory Auditor / Chartered with stamp and signature. Once a centre is allotted, no request for change in the allotted centre would be entertained. On receipt of the allotment letter, the UCB shall make preliminary arrangements

for opening the branches and submit applications in Form V for issue of branch authorisation/s, within six months from the date of allotment of the centre. The UCB shall note to open the branches only after obtaining branch authorisation and within the validity period of the branch authorisation. No request for extension of time for opening the branch shall be entertained except in the circumstances beyond the control of the UCB.

#### **K. Submission of Wrong Information**

60. It may be carefully noted that in case the information / particulars furnished by a UCB is found incorrect, RBI shall take a serious view in the matter and the UCB concerned shall be liable for penal action and/or business restriction, including debarring it from allotment of centres for the next three years.

#### **L. Resolution of Board of Directors**

61. The proposals of a UCB for extension of Area of Operation, opening of branches, extension counters etc., shifting of offices, splitting of branches, etc. shall be sent only with the prior approval of the UCB's Board of Directors and passing of appropriate resolutions in this behalf. The relevant resolutions shall be submitted to the Regional Offices concerned while approaching them for prior / post-facto approval therefor. The relevant records shall also be preserved and made available to the RBI inspection team for scrutiny during the course of inspection.

#### **M. Acquisition of Accommodation on Lease / Rental Basis by Urban Co-operative Banks for their Use i.e., for Office and Residence of Staff**

62. The authorisations issued for opening of branches / offices are location-specific in as much as, in terms of the extant instructions, RBI issues authorisation / permission for opening a branch / office at a particular centre based on the exact postal address of the place where the branch / office is to be opened. In the circumstances, it is incumbent upon the UCB to ensure that its branches are operating from premises, which have a subsisting and valid lease agreement, free of any dispute between the UCB and the landlords of the premises in question. Therefore, Head Offices of the UCB is advised to undertake a review in this regard.

63. The UCB is required to furnish quarterly progress reports (as at the end of March, June, September and December) as per the format given at **Annex XII** to enable RBI to take a view on the appropriateness, or otherwise, of continuing the authorisation for the branch / office which is functioning in a 'disputed' premises, to the Regional Director of the Regional Office of RBI concerned, within a period of one month from the close of the respective quarter to which the report relates. It may be noted in this regard that in respect of branches / offices situated in Maharashtra, the information shall be furnished by the UCB to the Chief General Manager, Department of Regulation, Central Office, Reserve Bank of India, 12<sup>th</sup> Floor, Central Office Building, Shahid Bhagat Singh Road, , Mumbai - 400 001 by post or email ([cgmicdor@rbi.org.in](mailto:cgmicdor@rbi.org.in)).

## **Chapter IV – Business Facilitator / Business Correspondent Model**

### **A. Eligibility**

64. With the objective of ensuring greater financial inclusion and increasing the outreach of the UCBs in providing basic and affordable banking services in their area of operation, in public interest, it has been decided to permit a well managed and financially sound UCB to engage Business Facilitator / Business Correspondent using ICT solutions. Accordingly, a UCB may, with the approval of its Board, formulate a scheme for use of Business Facilitators / Business Correspondents and ensure that the scheme is in strict compliance with the objectives and parameters laid down in this circular. The scheme may be submitted to the concerned Regional Office of RBI and approval obtained before engaging the Business Facilitators / Business Correspondents.
  65. A UCB, which satisfy the following criteria are eligible to engage the services of Business Correspondents / Business Facilitators:
    - (i) CRAR of more than ten percent;
    - (ii) Net NPAs less than five percent;
    - (iii) No default in the maintenance of CRR & SLR during the preceding financial year;
    - (iv) Continuous net profit for the last three years;
    - (v) At least two elected professional directors on the Board; and
    - (vi) Regulatory comfort based on, inter alia, record of compliance with the provisions of Banking Regulation Act, 1949 (AACS), RBI Act, 1934 and the instructions / directions issued by RBI from time to time.
  66. A UCB fulfilling the above conditions may approach the Regional Office, RBI for permission to engage Business Correspondents / Business Facilitators.
- ### **B. Business Facilitator Model: Eligible Entities and Scope of Activities**
67. Under the "Business Facilitator" (BF) model, the UCB may use intermediaries, such as, Non-Government Organisations / Micro Finance Institutions set up under Societies / Trust Acts, Farmers' Clubs, co-operative societies other than primary

& credit co-operatives, community based organisations, IT enabled rural outlets of corporate entities, Post Offices, insurance agents, well functioning Panchayats, Village Knowledge Centres, Agri Clinics / Agri Business Centers, Krishi Vigyan Kendras and KVIC / KVIB units, and individuals as Business Facilitators depending on the comfort level of the UCB, for providing facilitation services. However, Directors of the UCB and their relatives (as defined in the Reserve Bank of India (Urban Co-operative Banks – Credit Facilities) Directions, 2025) as also serving employees of the UCB are not eligible to act as Business Facilitators.

68. The facilitation services may include : (i) identification of borrowers and fitment of activities; (ii) collection and preliminary processing of loan applications including verification of primary information / data; (iii) creating awareness about savings and other products and education and advice on managing money and debt counselling; (iv) processing and submission of applications to UCBs; (v) promotion and nurturing Self Help Groups / Joint Liability Groups; (vi) post-sanction monitoring; (vii) monitoring and handholding of Self Help Groups / Joint Liability Groups / Credit Groups / others; and (viii) follow-up for recovery.
69. Where individuals are engaged as Business Facilitators, adequate precautions need to be taken and proper due diligence conducted. However, Directors of the UCB and their relatives (as defined in the Reserve Bank of India (Urban Co-operative Banks – Credit Facilities) Directions, 2025) as also serving employees of the UCB are not eligible to act as Business Facilitators.

#### **C. Business Correspondent Model: Eligible Entities and Scope of Activities**

70. Under the "Business Correspondent" (BC) Model, NGOs / MFIs set up under Societies / Trust Acts, Co-operative Societies registered under Mutually Aided Co-operative Societies Acts or the Co-operative Societies Acts of States, other than primary / co-operative credit societies, Post Offices, retired bank employees, ex-servicemen, retired teachers, retired government employees, individual kirana / medical / fair price shop owners, Individual Public Call Office (PCO) operators, agents of small savings schemes of Government of India / Insurance Companies, individuals who own petrol pumps, authorised functionaries of well run Self Help Groups (SHGs) linked to the UCB or any other individual including those

operating Common Service Centres may act as BCs. However, Directors of the UCB and their relatives (as defined in the Reserve Bank of India (Urban Co-operative Banks – Credit Facilities) Directions, 2025) as also serving employees of the UCB are not eligible to act as Business Correspondents. The UCB may also engage companies registered under Section 25 of the Companies Act, 1956 provided that the companies registered under Section 25 are stand-alone entities or Section 25 companies in which NBFCs, banks, telecom companies and other corporate entities or their holding companies do not have equity holdings in excess of 10 per cent. If the UCB in North Eastern Region intend to engage as BCs any other organisation / association not falling under any of the above categories of BCs, they may, after due diligence, approach the Regional Office of RBI at Guwahati for approval. The UCB is also permitted to allow, with suitable and adequate safeguards, the BCs in the North Eastern Region to account for the transactions in its books latest by the end of the second working day from the date of the transaction.

71. In addition to activities listed under the BF Model, the scope of activities to be undertaken by the BCs will include (i) disbursal of small value credit, (ii) recovery of principal / collection of interest (iii) collection of small value deposits (iv) sale of micro insurance / mutual fund products / pension products / other third party products and (v) receipt and delivery of small value remittances / other payment instruments.
72. The activities to be undertaken by the BCs would be within the normal course of the UCB's banking business but conducted through the entities indicated above at places other than the UCB's premises. Accordingly, in furtherance of the objective of increasing the outreach of the UCBs for micro finance, in public interest, RBI permits a UCB to formulate a scheme.
73. The arrangements with the BCs shall specify:
  - (i) suitable limits on cash holding as also limits on individual customer payments and receipts,
  - (ii) the requirement that the transactions are accounted for and reflected in the UCB's books by end of the day or next working day, and

- (iii) all agreements / contracts with the customer shall clearly specify that the UCB is responsible to the customer for acts of omission and commission of the BF / BC.
74. With a view to ensuring adequate supervision over the operations and activities of the BCs by the UCB, every BC will be attached to and be under the oversight of a specific branch to be designated as the base branch. The distance between the place of business of a BC and the base branch should not exceed 30 kms in rural, semi-urban and urban areas and 5 kms in metropolitan centres. While engaging BCs, the UCB shall ensure that the area covered by them is strictly within their eligible area of operation.

### **C.1 Due diligence**

75. A UCB shall conduct thorough due diligence of the entities proposed to be appointed as BCs and also institute additional safeguards as may be considered appropriate to minimise the agency risk. The due diligence on entities to be engaged as the Business Facilitator / Correspondent shall factor the key risks and other risks identified of different capacities of entities. Some of the indicative parameters for due diligence of MFIs / other entities while considering agency / funding relationship with them are given below:

#### **(1) NGO / MFI**

- (i) Charter and Registration - The foremost would be to examine whether the charter and objectives of the MFI / NGO permit it to undertake the kind of activities proposed, especially if it is some form of financial intermediation.
- (ii) Presence in the area - MFI / NGOs with adequate presence in the area for a reasonable time period would be preferable, as they would have developed better networking and understanding of local conditions.
- (iii) Management and Governance Structure - Many NGO / MFIs are almost solely driven by the founders. It is essential to examine the composition of the governing body of the entity to assess if it can function independent of the promoter and if there is a second tier of management.
- (iv) Manpower Quality and Retention Rates - The quality of manpower from the

perspective of undertaking the new task needs to be assessed. If not available in sufficient number, plans of the MFI / NGO to strengthen their manpower through recruitment and training are to be considered.

- (v) Social vs. Profit Orientation - Often MFI / NGOs are social service oriented, which may hamper undertaking a task like financial intermediation. This needs to be carefully assessed as the two are vastly different competencies.
- (vi) Accounting Systems - The accounting systems and methods need careful study, especially in case the MFI / NGO is being considered for acting as a financial intermediary.
- (vii) Secular and Social Orientation - The MFI / NGOs should preferably be nondiscriminatory on caste, gender, political affiliation and religious lines. While its work could focus of specific groups or communities; it should not have any negative discrimination. The commitment of the entity for catering to the unserved, poor, and disadvantaged sections including women, etc. may be seen.
- (viii) Assessment of Donors Partners and Peers - Assessment of the MFI / NGO by the donors, partners and peers would be a crucial input in assessing the capabilities of the MFI / NGO. This can be obtained from independent discussions with the donors, partners and peers and the government agencies connected with such programmes.
- (ix) Financial Reporting - The financial reporting of the MFI / NGO will indicate both the transparency and compliance to the laws of the land. It is to be seen whether there is consistency in financial reporting to the reporting authority, government, and donors etc.

## **(2) SHG Federation like Societies under MACS**

In case of a federated structure, the strength of the federation would depend on the health of the constituent SHGs, as the financial assets would be with the members of SHGs. Hence, the due diligence parameters would be a little different from a typical MFI. Some parameters for rating a Federation could be as follows:

(i) ***Governance Related***

- The federation should have a system of rating its constituent SHGs at periodic intervals, preferably six monthly. At least 75 percent of the SHGs should be rated on all the defined parameters.
- The federation should be a registered body and have capacity to enter into legal obligations.
- The federation should have a defined area of operation and have only primary SHGs as members.
- The federation should have an elected board which should meet at regular intervals.
- The accounts of the federation should have been audited and placed before the General Body within six months of the closing of the accounting period.
- The federation should have filed all the statutory returns before the appropriate authority.

(ii) ***Finance Related***

- The federation should be in operating profit from the thrift and credit operations.
- The thrift collections at the SHG level should be at least 90 percent of the determined amount.
- The share capital mobilisation should not be in arrears.
- The federation should demonstrate a repayment performance of 90 percent or more on a continuous basis.
- At least 95 percent of the Loan Assets should be in performing category.
- The federation should have made adequate loan loss provisions.
- The federation should have defined exposure norms for individuals and groups.

**(3) Due Diligence in case of other entities**

In case of entities other than MFIs and NGOs, a due diligence may have to be more rigorous. The important aspects which need to be seen are:

- details of incorporation and promoters
- details of management staff including qualifications, experience, other business activities, financial status, etc.
- particulars of employee level expertise
- type of infrastructure available
- financials position
- present business relationships and their status and
- adherence to the various local rules and regulations

76. In engaging intermediaries as BCs, a UCB shall ensure that they are well established, enjoying good reputation and having the confidence of the local people. UCBs may ensure that the individuals engaged as BCs are permanent residents of the area in which they propose to operate as BCs and also include additional safeguards as may be considered appropriate to minimise agency risk. The UCB may give wide publicity in the locality about the intermediary engaged by them as BC and take measures to avoid being misrepresented.
77. In case, the duly appointed BCs of the UCB desire to appoint sub-agents at the grass-root level to render the services of a BC, the UCB shall ensure that : (i) the sub-agents of BCs fulfill all relevant criteria stipulated for BCs in terms of the guidelines; (ii) the BCs appointed by them carry out proper due diligence in respect of the sub-agent to take care of the reputational and other risks involved; and (iii) the distance criterion of 30 kms / 5 kms, as applicable, from the base branch should invariably be fulfilled in the case of all sub-agents. Further, where individuals have been appointed as BCs, they cannot in turn appoint sub-agents.

## **C2. Service Charges and Payment of Commission / Fees for engagement of Business Correspondents / Business Facilitators**

78. To ensure viability of the BC model, a UCB (and not BCs) is permitted to collect reasonable service charges from the customer, in a transparent manner under a

board-approved policy. Considering the profile of the clientele to whom banking services are being delivered through the BC model, the UCB shall ensure that the service charges / fees collected from the customer for delivery of banking services through the BC model are not only fair and reasonable but also seen to be so. A copy of the Board-approved policy in this regard may be forwarded to the concerned Regional Office of RBI. The UCB shall ensure that there are no complaints from the customers about the charges being non-transparent / not reasonable. Any unfair practices adopted by the UCB in this regard would be viewed seriously by RBI.

79. A UCB may pay reasonable commission / fee to the BFs / BCs, the rate and quantum of which may be reviewed periodically. The agreement with the BFs / BCs shall specifically prohibit them from charging any fee to the customers directly for services rendered by them on behalf of the UCB.

### **C3. Redressal of Grievances in regard to Services rendered by BFs / BCs**

80. A UCB shall constitute Grievance Redressal Machinery within the UCB for redressing complaints about services rendered by BFs and BCs and give wide publicity about it through electronic and print media. The name and contact number of designated Grievance Redressal Officer of the UCB shall be widely publicised and also placed in public domain. The details of the grievance redressal officer shall be displayed at the premises of the BC and also at the base branch. The designated officer shall ensure that grievances of customers are redressed promptly.
81. The grievance redressal procedure of a UCB and the time frame fixed for responding to the complaints shall be placed on the UCB's website.
82. If a complainant does not get satisfactory response from a UCB within 30 days from the date of lodging the complaint, the complainant will have the option to approach the RBI Ombudsman (in case the complaint is against Scheduled Primary (Urban) Co-operative Banks and Non-scheduled Primary (Urban) Co-operative Banks with deposit size of ₹50 Crore and above, as on the date of the audited balance sheet of the previous financial year) or the concerned Regional Offices of RBI for redressal of grievances.

#### **C4. Compliance with Know Your Customer (KYC) Norms**

83. Compliance with KYC norms will continue to be the responsibility of the UCB. Since the objective is to extend savings and loan facilities to the underprivileged and unbanked population, the UCB may adopt a flexible approach within the parameters of guidelines issued on KYC from time to time. In addition to introduction from any person on whom KYC has been done, the UCB can also rely on certificates of identification issued by the intermediary being used as Business Correspondent, Block Development Officer (BDO), head of Village Panchayat, Post Master of the post office concerned or any other public functionary, known to the UCB.

#### **D. Other terms and conditions for engagement of BFs and BCs**

84. As the engagement of intermediaries as BFs / BCs involves significant reputational, legal and operational risks, due consideration shall be given by the UCB to those risks. The UCB should also endeavour to adopt technology-based solutions for managing the risk, besides increasing the outreach in a cost effective manner.
85. The implementation of the BF / BC model shall be monitored closely by controlling authorities of the UCB, who should specifically look into the functioning of BFs / BCs during the course of their periodical visits to the branches.
86. In order to achieve greater penetration of banking service, the UCB may scale up its efforts substantially towards educating its clientele through various means - print, electronic etc., in their respective vernacular languages regarding the benefits of banking habit, the role of the BCs and its obligation towards the customers and give wide publicity about implementation of the BC model by them.
87. Information regarding BCs engaged by the UCB shall be placed on the UCBs' websites. The Annual Report of the UCB shall also include the progress in respect of extending banking services through the BC model and the initiatives taken by the UCB in this regard.

88. For streamlining cash management, the UCB may consider adopting 'Cash Routes' (linking various BCs, which are in close proximity to each other to a base branch) wherever warranted with suitable cash transit insurance.
89. The UCB shall ensure the preservation and protection of the security and confidentiality of the customer information in the custody or possession of the BCs.
90. The UCB may consider bearing the initial set up cost and other costs of the BCs and extend a handholding support to the BCs, at least during the initial stages. The UCB may consider providing reasonable temporary overdrafts to the BCs.
91. The UCB may develop suitable training modules in the local language/s, in order to provide proper attitudinal orientation and skills to the BCs.
92. The UCB shall adhere to the extant RBI guidelines on adoption of appropriate technology as contained in the Reserve Bank of India (Urban Co-operative Banks – Management of Third-Party Dependencies) Directions, 2025, while implementing the BC model.

## Chapter V – Doorstep Banking

### **A. Eligibility and guidelines**

93. An FSWM UCB may provide Doorstep Banking Services to its customers on a voluntary basis. However, a Non-FSWM UCB shall seek prior approval of concerned Regional Office of Department of Regulation of RBI to provide Doorstep Banking Services using the *Pravaah* portal (<https://pravaah.rbi.org.in>).
94. A UCB shall take into account the various risks that may arise on account of offering Doorstep Banking Services to customers either directly through own employees or through agents and take all necessary steps to manage the same.

### **B. Services to be offered**

95. A UCB can voluntarily offer the following banking services to individual customers / natural persons at their doorstep:
  - (i) Pick up of cash against receipt;
  - (ii) Pick up of instruments against receipt;
  - (iii) Delivery of demand drafts against withdrawal from account;
  - (iv) Delivery of cash against withdrawal from account either against cheque received at the counter or request received through any secured convenient channel, such as phone banking, internet banking, etc;
  - (v) Submission of Know Your Customer (KYC) documents;
  - (vi) Submission of Life Certificate.

### **C. Mode of Delivery**

96. A UCB may deliver doorstep banking services through:
  - (1) Through own employees
  - (2) Through Agents

*Provided that*, where a UCB engages the services of Agents for delivery of services, it shall ensure that

- (a) the policy approved by the Board lays down the broad principles for selection of Agents and payment of fee / commission, etc.

- (b) Principles enumerated in the Reserve Bank of India (Urban Co-operative Banks – Management of Third-Party Dependencies) Directions, 2025 are complied with and
- (c) suitable steps are taken to educate its ‘Agents’ to enable them to detect forged and mutilated notes so as to avoid frauds and disputes with the customers.

#### **D. Delivery process**

- 97. Cash collected from the customer shall be acknowledged by issuing a receipt on behalf of the UCB.
- 98. Cash collected from the customer shall be credited to the customer’s account on the same day or next working day, depending on the time of collection.
- 99. At the time of collection of cash, the customer shall be informed of the date of credit by issuing a suitable advice.
- 100. Delivery of demand draft shall be done by debit to the account on the basis of requisition in writing / cheque received and not against cash or instruments collected at the doorstep.
- 101. Acknowledgment shall be provided for collection of KYC documents, Life Certificate, etc.

#### **E. Risk Management**

- 102. A UCB shall ensure that the agreement entered into with the customer does not entail any legal or financial liability on it for failure to offer doorstep services under circumstances beyond its control. The services shall be seen as a mere extension of banking services offered at the branch and the liability of the UCB shall be the same as if the transactions were conducted at the branch. The agreement shall not provide any right to the customer to claim the services at his doorstep.
- 103. A UCB shall provide cash limits (for collection as well as delivery) for its employees / agents and customers, for doorstep banking. The UCB shall also take all necessary steps to contain technology risk while providing these services.

## **F. Transparency**

104. Charges, if any, to be levied on the customer for doorstep services shall be incorporated in the policy approved by the Board and shall form part of the agreement entered into with the customer. The charges shall be prominently indicated on the UCBs' website and brochures offering doorstep services.

## **G. Other conditions**

105. A UCB shall ensure compliance with Reserve Bank of India (Urban Co-operative Banks – Know Your Customer) Directions, 2025 as updated and amended with regard to customer identification procedures while offering doorstep services to their customers.
106. The services shall be offered at either the residence or office of the customer as opted by the customer, the address of which shall be clearly and explicitly mentioned in the agreement.
107. The agreement / contract with the customer shall clearly specify that the UCB will be responsible for the acts of omission and commission of its 'agent'.
108. A UCB shall keep in view the restrictions imposed by Section 10 (1) (b) (ii) of the Banking Regulation Act, 1949, while making payments for the services outsourced.

## **H. Redressal of Grievance**

109. A UCB shall constitute an appropriate Grievance Redressal Machinery internally for redressing complaints about services rendered by its employees / agents. The name and telephone number of the designated Grievance Redressal Officer of the 'UCB' shall be made available to the customers including on the UCB's website. The designated officer shall ensure that genuine grievances of customers are redressed promptly.
110. If a complainant does not get satisfactory response from the UCB within 30 days from the date of lodging the complaint, the complainant will have the option to approach the RBI Ombudsman (in case the complaint is against Scheduled Primary (Urban) Co-operative Banks and Non-scheduled Primary (Urban) Co-operative Banks with deposit size of ₹50 Crore and above, as on the date of the

audited balance sheet of the previous financial year) or the concerned Regional Offices of RBI for redressal of grievances.

## Chapter VI - Information Reporting

111. A UCB shall provide information in a single Proforma ([Annex XIV](#)) online on Central Information System for Banking Infrastructure (CISBI) portal (<https://cisbi.rbi.org.in>). The instructions for submission of new Proforma online are given in [Annex XV](#). The system allots Uniform Code Number (UCN) / Basic Statistical Return (BSR) code / Authorised Dealer (AD) code to bank branches / offices / NAIOs / CSPs. The CISBI portal contains the relevant circulars, user manuals and other relevant documents to facilitate reporting.
112. RBI has provided login credentials to Nodal Officers of a UCB for submitting information in CISBI. Access to CISBI can also be sought by making e-mail request at [mofbsd@rbi.org.in](mailto:mofbsd@rbi.org.in). The UCB shall submit information on CISBI portal as per guidelines given in [Annex XVI](#) and thereafter bank branch / office / NAIO / other fixed CSPs i.e. ATMs, Cash Deposit Machines, Other Customer Services. etc., codes would be allotted by CISBI after due validations.
113. It is further advised that CISBI also has provision to maintain complete bank level details (e.g. bank category, bank-group, bank code, type of licence issued, registration details, area of operation, addresses of offices, contact details of senior officials, etc.) and history of all the changes with time stamp. After gaining first time access of the system, the bank shall ensure to submit correct and updated Bank Level information in all the fields where submission / updation rights are available with the bank. After initial submission of information on CISBI portal, a one-time confirmation stating that 'Correct and updated Bank level information has been submitted on CISBI' shall be sent by the bank to the concerned Regional Office of Department of Supervision within one month of gaining access to the portal. Any subsequent changes in the bank level information shall be submitted for updation on the CISBI portal on immediate basis by the bank.
114. The UCB shall submit immediately and in any case not later than one week, the information relating to opening, closure, merger, shifting and conversion of bank branches / Offices / ATMs / NAIO, etc. online through CISBI portal to DSIM, Banking Statistics Division, RBI, Central Office, C-8/9, Bandra-Kurla Complex, Mumbai-400051. At the CISBI portal, these changes are being implemented with immediate effect.

## **Chapter VI – Repeal and other Provisions**

### **A. Repeal and saving**

115. With the issue of these Directions, the existing directions, instructions, and guidelines relating to branch authorisation of Urban Cooperative Banks stand repealed, as communicated vide notification dated XX, 2025. The directions, instructions, and guidelines repealed prior to the issuance of these Directions shall continue to remain repealed.
116. Notwithstanding such repeal, any action taken or purported to have been taken, or initiated under the repealed Directions, instructions, or guidelines shall continue to be governed by the provisions thereof. All approvals or acknowledgments granted under these repealed lists shall be deemed as governed by these Directions.

### **B. Application of other laws not barred**

117. The provisions of these Directions shall be in addition to, and not in derogation of the provisions of any other laws, rules, regulations, or directions, for the time being in force.

### **C. Interpretations**

118. For the purpose of giving effect to the provisions of these Directions or in order to remove any difficulties in the application or interpretation of the provisions of these Directions, the RBI may, if it considers necessary, issue necessary clarifications in respect of any matter covered herein and the interpretation of any provision of these Directions given by the RBI shall be final and binding.

**Statement of opening of a branch of a FSWM UCB**

<b>Sl.No.</b>	<b>Data Field</b>	<b>Response</b>
1	Name of UCB	
2	Address	
3	Banking licence number and date of licence	
4	Area of operation (as approved by RBI)	
5	Date on which UCB passed the resolution declaring itself as FSWM (a copy of the Board Resolution to be attached)	
6	Total number of branches (at the end of previous financial year as per Audited annual report)	
7	Number of branches already opened by UCB through general permission in the current financial year (excluding the current branch)	
8	Date of passing of Board Resolution for opening the branch (a copy of the Board Resolution to be attached)	
9	Date of opening of branch	
10	Complete address of the branch	

**Annex II****Entry Point Norms**

In the tables below A, B, C and D denote centres with the following population:

<b>Category of centre</b>	<b>Population</b>
A	Over 10 lakh
B	5 lakh and above but less than 10 lakh
C	1 lakh and above but less than 5 lakh
D	Less than 1 lakh

I. Entry Point Norms for General Category

<b>Particulars</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>
Assessed Net Worth (₹ lakh)	400	200	100	25
Membership	3000	2000	1500	500

II. Entry Point Capital Norms for Unit Banks /Banks organised by Mahilas/SCs/STs and those organised in less developed States

<b>Particulars</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>
Assessed Net Worth (₹ lakh) (50% of EPN)	200	100	50	12.50
Membership	3000	2000	1500	500

III. Entry Point Norms for Banks organised in least developed States/North-Eastern States/Tribal Regions

<b>Particulars</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>
Assessed Net Worth (₹ lakh) (33.33% of EPN)	133.33	66.67	33.33	8.33
Membership (66.67% of normal membership)	2000	1334	1000	334

**Profile of the Bank**

1. Name and address of the bank
2. Licence No. and date of licence
3. Area of Operation (as approved by RBI)
4. Whether bank has an elected Board of Directors?
5. If so, whether there are two professional directors?
6. No. of existing branches (List of branches to be annexed), their location and the population of the centre where the branch is located as per latest census
7. No. of existing extension counters (List to be annexed) with address
8. No. of existing Off Site ATMs (List to be annexed) with address
9. Whether there were / are any default in CRR/SLR  
(If yes, give details and the reasons for the same)

**Annex IV****Financial Position as per audited balance sheet (latest)****Name of the bank:**

(₹ lakh)

<b>Sl. No.</b>	<b>Particulars</b>	<b>Aa at the end of March of the year</b>
1	Share capital	
2	Reserves	
3	Deposits	
4	Borrowings	
5	Loans and Advances	
6	Percentage of priority sector advances to the outstanding loans and advances	
7	Credit Deposit Ratio	
8	Net profit	
9	CRAR @	
10	Gross NPAs @	
11	Net NPAs @	
12	Provisions made towards NPAs as per RBI guidelines @	
13	Net Worth	

**@ Certificate from the Statutory Auditors to be enclosed**

**Annex V**  
**(Part 1)**

Name of the bank:

**Board Resolution approving the plan of action for opening the branches  
and the particulars of centres at which the bank proposes to open branches**

Name of the centre with address and Pin code No.	Population of the centre	Name of the district	Whether the proposed centre, is within bank's area of operation

Note: Reasons for the proposed branch including adequacy of banking facilities at the centre, business prospects at the proposed place of business within 12 months (an estimate of minimum business which the UCB expects to attract). A viability study report (as per proforma given below) for the proposed branch containing the potential available in the area, estimate of income and expenditure and likely period of break-even etc. may be submitted.

Name of centre and district	Population of centre	No. of bank branches at centre	Population expected to be served	Deposits			Advances		
				1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year	1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year

Estimated Income			Estimated Expenditure			Profit/Loss		
1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year	1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year	1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year

**Annex V****(Part 2)**

Name of the bank:

**Board Resolution approving the plan of action for opening Off Site ATMs and the particulars of centres at which the bank proposes to Off Site ATMs**

Name of the centre with address and Pincode No.	Population of the centre	Name of the district	Whether the proposed centre, is within bank's area of operation

Note: Indicate briefly the benefits expected to accrue by way of installation of ATMs, cost involved, etc.

**Annex VI**  
**(Part 1)**

**Information to be submitted along with Annual Business Plan**

**Name of the bank:**

1. Medium Term policy for branch expansion programme of the bank:

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

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

- a) Deposits
  - b) Advances

3. Expected level of capital augmentation required for the branch expansion and measures proposed to meet the same in order to maintain CRAR at a minimum of 10 percent on a continuous basis

4. Technology implementation

- a) No. of branches fully computerised
  - b) No. of branches with net work connectivity
  - c) No. of branches with Core Banking Solution (CBS)

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

5. Measures to promote financial inclusion

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

7. Details of complaints received and disposed of during the last two years

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

- a) internal control and audit
  - b) Housekeeping and reconciliation
  - c) Other areas of Operational risk
  - d) HR issues

9. Any other information

**Annex VI**  
**(Part 2)**

**(To be submitted along with Annual Business Plan)**

**Steps for arriving at Headroom in terms of ANW per branch for allotment of branches**

(₹ lakh)

Name of the bank		
ANW* as on March 31 <sup>st</sup>		
<b>Less ANW utilised for existing branches (including those allotted but not yet opened)</b>	No. of Centres	ANW utilised
'A' Centre ₹ 200 lakh per branch		
'B' Centre ₹ 100 lakh per branch		
'C' Centre ₹ 75 lakh per branch		
'D' Centre ₹ 50 lakh per branch		
<b>Available Headroom for allotment of branches during 20 -</b>		
Proposed branches		
<b>ANW for proposed branches</b>		
'A' Centre ₹ 200 lakh per branch		
'B' Centre ₹ 100 lakh per branch		
'C' Centre ₹ 75 lakh per branch		
'D' Centre ₹ 50 lakh per branch		
<b>Available headroom after allotment of proposed branches</b>		

\* assessed as per latest RBI inspection

**Annex VI**  
**(Part 3)**

**(To be submitted along with Annual Business Plan)**

<b>Expected CRAR after considering the probable business on branches allotted / to be allotted (say during 20___- and 20___)</b>		
<b>Name of the Bank</b>	(₹ lakh)	
<b>CRAR as on March 31<sup>st</sup></b>		
Capital Funds as on say, March 31, 20___-		
Add 2.5% of probable first year advances for branches to be opened in 20___-		
Add 2.5% of probable first year advances for branches to be opened in 20___-		
<b>Total expected capital funds after one year</b>		
Risk Weighted Assets as on March 31st		
Add 100% of probable advances for branches allotted for 20___-		
Add 100% of probable advances for branches to be opened during 20___-		
<b>Total expected RWA after one year.</b>		
Likely CRAR after one year		

**Information to be submitted along with application for Off-site ATMs**

1. Name and address of the bank
2. Licence No. and date of licence
3. Area of Operation (as approved by RBI)
4. Whether bank has an elected Board of Directors?
5. If so, whether there are two professional directors?
6. No. of existing branches (List of branches to be annexed), their location and the population  
of the centre where the branch is located as per latest census
7. No. of existing extension counters (List to be annexed) with address
8. No. of existing Off Site ATMs (List to be annexed) with address
9. Whether there were / are any default in CRR/SLR (If yes, give details and the reasons for the same)
10. Technology implementation
  - a) No. of branches fully computerised
  - b) No. of branches with net work connectivity
  - c) No. of branches with Core Banking Solution (CBS)

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

11. Any other information

## Annex VIII

### **Format of declaration of the institution in the premises of which the extension counter is to be opened**

Date:

1. We have requested \_\_\_\_\_ to open its  
(Name of the bank)  
extension counter in the premises of \_\_\_\_\_  
(Name and full address) of the institution)  
\_\_\_\_\_ for the benefit of the following persons attached to the  
above institution. @

\* Workers ..... )  
\* Staff/Employees ..... ) Please indicate actual numbers  
separately  
\* Students ..... )  
\* Teachers ..... )

@ (where there are more than one institution being managed by the authority issuing this letter which are also to be benefited by the extension counter, 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) \_\_\_\_\_  
(Name of the bank and place)

is our 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 banker and other bankers as on

\_\_\_\_\_ 20 .

(latest position please)

Name of the bank	Type of account/s Maintained	Amount Rs. lakh
1.		
2.		
3.		

3. We undertake to provide necessary accommodation for the extension counter within the premises of our institution (mentioned at Sr. No.1 above)
4. We have no objection to the bank to provide safe deposit lockers and allow outsiders also to have access to the extension counter.
5. If the extension counter is allowed to a bank other than the principal banker, the reasons therefor.
6. Whether a similar letter to any other banker for the purpose has been issued.

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

## Annex IX

### **Report on shifting of an office by an Urban Cooperative bank in cases where prior permission of Reserve Bank of India is not required**

1	(i) Name of the bank (ii) (a) Address of the head office/Central Administrative office (iii) Total number of bank branches (iv) Name of the office/department(s) which has/have been shifted and date of shifting (v) Old address of the aforesaid office department (vi) Please mention the licence No./Permission No. for opening the office/department(s) referred to at item (iv) above Licence No. Permission No. Dated (vii) New address of the aforesaid office/departments (viii) Distance between the old and new addresses (ix) Whether the entire office/all departments functioning at the old address has/have been shifted to the new address or only a part of the office/some departments has/have been shifted? (x) Reasons for shifting (xi) How the premises at the old address {Sr.No. (v) } will be utilised after the shifting? Will they be surrendered to the landlord or disposed of?
2	(i) Whether the city/town in which the office is located is semi-urban, or urban or metropolitan (as per last Census)? Please specify

	<p>(ii) Whether the locality to which the office has been shifted is –</p> <ul style="list-style-type: none"> <li>a) predominantly residential</li> <li>b) predominantly commercial</li> <li>c) an industrial area</li> </ul>	
	<p>(iii) Are there any branches of other urban cooperative or commercial banks within 400 meters from the new address? If so, give details (i.e. names and distances from new location)</p>	
	<p>(iv) Is any other urban cooperative or commercial bank also located in the same building wherein the office has now been shifted or in the building adjoining or opposite it? If so, give details.</p>	
3	<p>(i) Have the new premises been acquired on lease/rent or self-constructed or purchased? Please specify</p>	
	<p>(ii) (a) If taken on lease/rent, are the lease/rental terms as per guidelines contained in our circular UBD.No.(PCB) Cir.87/13.05.00-93/94 dated June 30, 1994?</p> <p>(b) If not, what are the deviation(s) ?</p> <p>(c) Reason for permitting the deviation(s)</p> <p>(d) Has the bank's Board passed a resolution allowing the deviations? (If so, enclose a copy of the resolution)</p>	
	<p>(iii) If the new premises have been purchased/self-constructed has the bank obtained permission of the Registrar for investment of funds? (If so, attach a copy of the Registrar's orders). If not, explain</p>	

	the reasons why permission is not obtained?	
4	<p>Shifting of a bank's Head Office/Administrative Office (within the same locality)</p> <p>In case the bank has shifted its Head Office/Administrative office, will the bank's registered address also change? If so, has the bank taken necessary action in this regard as required under the State Cooperative Societies Act?</p> <p>Has the bank sent a separate intimation of change of registered address to Urban Banks Department of Reserve Bank of India (Central Office and Regional Office) as required under the guidelines? Will the bank's bye-law need amendment? (Please attach two copies of the bye-laws).</p>	

5. I hereby certify that the above information is true to the best of my knowledge and belief.

Signature\_\_\_\_\_

(Name of the Bank's Chief Executive Officer)

Date :

Forwarded to :

The  
 Reserve Bank of India  
 Department of Regulation  
 \_\_\_\_\_ Regional Office

Encls :

Note : Please submit this Annex as also the necessary enclosures/documents/ sketch-maps etc. in duplicate.

**Annex X**

**Information to be furnished by an urban cooperative bank for obtaining prior approval of Reserve Bank of India for shifting its office/departments to a different locality/Municipal Ward**

1.	(i) Name of the bank	
	(ii)(a) Address of the Head Office/Central Administrative Office	
	(b) Registered address of the bank	
	(iii) Total no. of bank's offices	
	(iv) Name of the office/department/s which is/are proposed to be shifted.	
	(v) Licence No./Permission No. for opening the office/department/s referred to at Sr.No.(iv) above	Licence No. Permission No. Dated :
	(vi) Address of the present location of office/department/s at Sr. No.(iv)	
	(vii) Address of the location to which office/department/s at Sr.No.(iv) is/are proposed to be shifted.	
	(viii) Distance between the old and new address	
	(ix) Whether all departments/entire office of the bank presently functioning at address at Sr.No.(vi) above are/ is proposed to be shifted?	Yes/No.
	(x) If answer at item (ix) is "No", please mention (a) Names of all departments/offices functioning at existing premises. (b) the departments which will continue to function at the existing place after the proposed shifting. (xi) Reasons for shifting	
2	(i) Whether the city/town in which the office/department/s in question is/are located in semi-urban, urban or a metropolitan centre? Please specify.	
	(ii) Whether the locality to which the office/department is to be shifted is- (a) predominantly residential (b) Predominantly commercial	

	(c) industrial area	
	(iii) Are there any branches of another urban cooperative or commercial bank within 400 meters from the new location? If so, details (i.e. their names and distances from the new location)	
	(iv) Is any other urban cooperative or commercial bank also located in the same building to which the office/ department is proposed to be shifted or in a building adjoining or opposite to it? If so, give details.  (If answer to items (iii) or (iv) is "yes", please enclose a sketch-map showing location of (i) existing and proposed premises, and (ii) other banks within 400 meters of the existing and proposed premises).	
	(v) @ The bank may conduct a quick survey of the area to which it proposes to shift its office, and enclose a survey report indicating- <ul style="list-style-type: none"> <li>(a) Population of the area</li> <li>(b) Geographical limits of the area</li> <li>(c) No. of offices of urban coop. and commercial banks in the area (Mention names of the banks)</li> </ul> <p>@ The information against item 2(v) is to be submitted only in cases of shifting of a branch (or, banking departments of a branch) to another locality. The information is not to be submitted in cases of shifting of administrative offices.</p> <ul style="list-style-type: none"> <li>(d) Types of economic activities carried on in the area</li> <li>(e) Existing level of banking business of the branch, which is proposed to be shifted.</li> <li>(f) Type/s of fresh banking business expected at the new location.</li> <li>(g) Total volume of banking business expected at the end of 2 years from shifting-</li> </ul>	(₹ lakh) <u>Deposits</u> <u>Advances</u>
	Old Business	(₹ lakh)

	New Business Total :-	<u>Deposits</u> <u>Advances</u>
	(vi) Please enclose a map indicating the location/boundaries of the proposed locality.	
3	(i) Whether the bank proposes to acquire the premises on lease/rent or on ownership or construct own building?	
	(ii) In case of purchase/self-construction- (a) Whether the bank has obtained permission/applied to the Registrar of Coop. Societies for investment of funds? (b) If so, please indicate reference No./date of such letter and enclose a copy thereof.	
	(iii)* Has the bank already incurred any expenditure or made a firm commitment or entered into an agreement for acquisition of proposed premises?	
4	In case of proposed shifting of Head Office / Administrative Office (a) Will the bank's registered address also change or not? (b) Will the bank's bye-law need amendment? (Please attach two copies of bye-laws)	

Date :

Signature \_\_\_\_\_

(Name of the Chief Executive Officer)

Forwarded to

The  
Reserve Bank of India  
Department of Regulation  
\_\_\_\_\_  
Office

Encls.

- \* In terms of circular No.UBD.RBL.77/J (Shifting) –85/86 dated February 12, 1986 the bank should not enter into any firm commitment for acquisition of premises for shifting an office thereat, until Reserve Bank's prior approval has been obtained. Therefore, if a bank has inadvertently made any such commitment, it should in its own interest take steps to cancel or nullify it. Reserve Bank of India will not consider any request for reconsidering its decision in such cases on the grounds that the bank has already acquired the premises or entered into an agreement for the same.

Note: Please submit this annex as also the necessary enclosures /documents / sketch maps etc. in duplicate.

**Information to be furnished by urban co-operative banks classified as weak i.e. non-viable / under rehabilitation / not complying with provisions of section 11**

**(1) of the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) for obtaining prior approval of the Reserve Bank of India for shifting of its offices, sale / surrendering of existing premises or for acquisition of new premises on ownership / leased rental basis**

<b>A</b>	(i) Name of the bank			
	(ii) Address of the Head Office/ Administrative office			
	(iii) Registered address of the bank			
	Total No. of offices			
<b>B</b>	Financial position of the bank for last three financial years			
		(₹ lakh)		
		March 20	March 20	March 20
	(i) Share capital			
	(ii) Reserve Fund (please furnish details of various funds)			
	(iii) Deposits			
	(iv) Borrowings			
	(v) Loans and advances			
	(vi) Overdues			
	(vii) Percentage of overdues to loans and advances			
	(viii) Working capital			
	(ix) Profit (+) / Loss (-)			
<b>C</b>	(x) Percentage of profit to working capital			
	(xi) Percentage to credit deposit ratio			
	(xii) Audit classification			
	Sale of owned premises/ surrendering of existing premises taken on lease / rental basis			
	(i) Address of the premises proposed to be sold / surrendered			
	(ii) Market value / present rent/ lease fee			

	(iii) Total floor space	
	(iv) No. of staff members	
	(v) Addresses if the lessors/ owners of the premises to be taken on lease/rent	
	(vi) Whether any of the bank's board members or their relatives have financial interest in leased/rented premises	
	(vii) Utilisation of the present premises if retained after shifting.	
	(viii) The reasons for selling / surrendering	
D	Acquisition of new premises on ownership / lease/ rental basis	
	(i) Name and address of the premises	
	(ii) Name and address of owners from whom premises / property is to be purchased / taken on lease or rental basis	
	(iii) Estimated cost / amount of lease or rent / taxes etc.	
	(iv) Actual floor space	
	(v) Whether any director/office bearers or their relatives have financial interest in the premises	
E	In case the sale / purchase of the premises at C&D above involves shifting of bank's office	
	(i) Name and address of the premises from which office/ departments is/are proposed to be shifted.	
	(ii) Licence No. / Permission for opening the above offices / department	
	(iii) (a) Name and address of the premises to which above office/department is/are proposed to be shifted.	
	(b) Total floor space of the new premises.	
	(iv) Distance between the premises at (i) and (iii) above.	

	<p>(v) (a) Whether all departments/ entire office of the bank presently functioning at address at (i) above are / is proposed to shift.</p> <p>(b) No. of staff to be shifted to the premises at (iii) above</p>	
	<p>(vi) If answer at (v) (a) is 'no', please indicate –</p> <p>(a) Name of all departments / offices functioning at existing premises.</p> <p>(b) The departments which will continue to function at the existing place after proposed shifting</p>	
	(vii) Reasons for shifting	
F	<p>(i) Whether the city/town in which the office / department in question is / are located is a semi-urban, urban or a metropolitan centre? Please specify.</p> <p>(ii) Whether the locality to which the office/department is to be shifted is –</p> <p>(a) predominantly residential</p> <p>(b) predominantly commercial</p> <p>(c) industrial area</p>	
	<p>(iii) Are there any branches of another urban co-operative or commercial bank within 400 meters from the new location? If so, give details (i.e. their names and distance from the new location)</p> <p>(iv) Is any other urban co-op. or commercial bank also located in the same building to which the office / department is proposed to be shifted or in a building adjoining or opposite to it? If so, give details.</p> <p>If answer to items (iii) or (iv) is 'yes' , please enclose a sketch-map showing location of (a) existing and proposed premises and (b) other banks within 400 meters of the existing and proposed premises)</p>	

	<p>(v) The bank may conduct a quick survey of the area to which it proposes to shift its office and enclose a survey report indicating inter-alia :</p> <ul style="list-style-type: none"> <li>(a) population of the area;</li> <li>(b) Geographical limits of the area;</li> <li>(c) No. of offices of urban co-op. and commercial banks in the area (mention names of the banks)</li> <li>(d) Types of economic activities carried on in the area</li> <li>(e) Existing level of banking business of the branch which is proposed to be shifted.</li> <li>(f) Types of estimated banking business expected at the new location</li> <li>(g) Total volume of banking business expected at the end of 2 years from date of shifting</li> </ul>	
(The information against item F(v) is to be submitted only in cases of shifting of a branch or banking departments of a branch to another locality and not in cases of shifting of administrative offices).		
G	Please enclose a map indicating the location / boundaries of the proposed locality.	
H	In case of proposed-shifting of Head Office/Administrative Office	
	(i) Will the bank's registered address also be changed or not?	
	(ii) Will the bank's bye-law need amendment?	
(Please enclose two copies of the bye-laws)		

Date :

Signature \_\_\_\_\_

(Name of the bank's Chief Executive Officer)

Forwarded to

The  
Reserve Bank of India  
Department of Regulation  
\_\_\_\_\_  
Office

Encl :

NOTE: In terms of circular No.UBD.RBL.77/J (Shifting) – 85/86, dt.12/2/1986 the bank should not enter into any firm commitment for acquisition of premises for shifting an office thereat until Reserve Bank's prior approval has been obtained. Therefore, if a bank has inadvertently made any such commitment, it should in its own interest take steps to cancel or nullify it. Reserve Bank of India will not consider any request for reconsidering its decision in such cases on the ground that the bank has already acquired the premises or entered into an agreement for the same.

Note : Please submit this Annex as also the necessary relevant documents / sketch, maps etc. in duplicate.

**Particulars of branches / Offices where there is a dispute relating to  
Acquisition of Premises on Lease / Rental Basis**

Name of the Bank:

Sl. No.	Name of Branch / Office	Exact Address of Branch / Office	District / State	Particulars of landlord / landlady (Name, address, contact telephone number)	Nature of dispute In brief	Whether the matter is pending before a Court of Law; If so, brief particulars thereof	Remarks

**Annex XIII****Format for reporting to RBI after opening of off-site / mobile ATM without the prior approval of RBI**

S.No	Complete Address of the off-site ATM	Centre Classification (A/B/C/D)	Details of base branch	Date of opening of ATM

**Proforma**

**Statement for Reporting of Information on Bank Branches, Offices, NAIOs<sup>1</sup> (Extension Counters, Satellite Offices, etc.), Customer Service Points (ATMs etc.)**  
**Opened/Closed/Conversion, etc.**

1. Institution Details<sup>2</sup> : System Driven  
 2. Action for Reporting : Addition (Opening of new branch/office/NAIOs, etc.)

Opened   
 Planned<sup>3</sup>

OR      Updation   
           Updating of existing Information   
           Closure   
           Permanent Closed   
           Merged   
           Conversion

3. If proforma is for updating information

3.1. Part-I Code of updating : \_\_\_\_\_

[Branch, Administrative/Back Office (7 digits), NAIOs, ATMs, Other Fixed CSPs (16 digits)]

3.2. Effective Date of Change : / /    
 Day Month Year

4. For Conversion<sup>4</sup>

- |      |                 |   |
|------|-----------------|---|
| 4.1. | Conversion From | : <input type="text"/>  |
| 4.2. | Conversion To   | : <input type="text"/>  |
| 4.3. | Part-1 Code     | : _____   |
| 4.4. | Conversion Date | : <input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/><br>Day Month Year |

5. For addition of a new Branch, then:

5.1. If Branch (Staffed by bank)

5.1.1. Domestic Banking Unit  / Overseas Banking Unit

<sup>1</sup> Non-Administratively Independent Offices

<sup>2</sup> Depends on login credentials. Bank Code, Bank Name, Bank Category and Bank Group will be displayed in read only mode by the system.

<sup>3</sup> In case of Planned, it is mandatory to select location till ‘Revenue Center’.

<sup>4</sup> Conversion from Branch/ Office/NAIO to Branch/Office/NAIO

5.2. If fixed location BC<sup>5</sup>

5.2.1. Corporate BC  / Individual BC

5.2.2. Base/controlling branch Part-I Code, if applicable

5.2.3. IBA Registration Number: \_\_\_\_\_

6. For addition of a new Office<sup>6</sup>,

6.1. Domestic Office Unit  / Overseas Office Unit

6.2. Administrative (including Head/ Regional/ Zonal/ etc.) Office

6.3. Training Centre

6.4. Back Office

6.4.1. Central Processing (including Loan/ Deposit/ other liability/ Cheque book issuing, new account opening etc.) Centres (CPCs)

6.4.2. Service Branches

6.4.3. Asset Recovery Branches

6.5. Treasury Branch Office

6.6. Forex Office

6.7. Any Other  (Please specify) \_\_\_\_\_

6.8. Part-I code of the base branch/office, if applicable :

7. If NAOs:

7.1. Extension Counter

7.2. Satellite Office<sup>7</sup>

7.3. Exchange Bureau

7.4. Representative Office

7.5. Call Centre

7.6. Part Shifted Administrative/ Back Offices

7.7. Other  (Please specify) \_\_\_\_\_

---

<sup>5</sup> Not applicable to Cooperative Banks

<sup>6</sup> For each type of office, bank will be required to submit separate proforma.

<sup>7</sup> For applicable categories of bank (foreign banks, RRBs, cooperative banks) may be reported here. For commercial bank, there is no satellite offices as they fulfil the criteria of Banking Outlet.

7.8. Part-I code of the base BO/office :

8. If other Fixed Location CSPs then

8.1. Mode of service

8.1.1. Electronic services

8.1.1.1. ATMs

8.1.1.2. Cash Recycler Machine (CRM)

8.1.1.3. Bunch Note Acceptor Machine (BNAM)/

Cash Deposit Machines (CDMs)

8.1.1.4. Electronic Kiosks

8.1.1.5. E-lobby

8.1.1.6. Other  (Please specify)

8.1.2. Manual Services

8.1.2.1. Other Customer Services

8.1.3. Onsite  / Off-site

8.2. Part-I code of the base branch/office, if applicable :

9. Details of branch/office/NAIOs/CSPs

9.1. Name : \_\_\_\_\_  
(of Branch/ Office/NAIO/Other Fixed CSPs)

9.2. Applicable Category : General Permission   
With Authorisation/ Approval/License<sup>8</sup>

9.3. If approval/ authorisation or Post-facto authorisation, then  
License/ Authorisation Letter Number: \_\_\_\_\_

9.4. Date of License/ Authorisation Letter : //  Day Month Year  
(See explanation)

9.5. If it is a case of Re-validation<sup>9</sup> of License/ Authorisation

9.5.1. The reference number : \_\_\_\_\_

9.5.2. Date of Re-validation : // //

<sup>8</sup> For banks requiring license/permission (SCBs not having general permission, RRBs, Co-operative banks, etc.).

<sup>9</sup> Applicable to banks requiring license/authorisation

- 9.6. Date of Opening (Actual/ Planned) : Day Month Year  
/ /    
 Day Month Year
- 9.7. Part-I code of the linked currency chest (Branch/Office), if not functioning as a Currency Chest :
10. Magnetic Ink Character Recognition (MICR) Code :
11. Indian Financial System Code (IFSC) :
12. Bank's Internal System(CBS) Code :
13. Location details
- 13.1. Country :
- 13.2. State :
- 13.3. District :
- 13.4. Sub-District :
- 13.5. Revenue Centre:
- 13.6. Address
- 13.6.1. Address 1 : \_\_\_\_\_
- 13.6.2. Address 2 : \_\_\_\_\_
- 13.6.3. Name of the Post Office : \_\_\_\_\_
- 13.6.4. Pin Code :
- 13.7. Geo-coordinates
- 13.7.1. Longitude (upto 6 decimal place)
- 13.7.2. Latitude (upto 6 decimal place)
- 13.8. Communication Details:

- 13.8.1. Name (in case of fixed point BC outlets): \_\_\_\_\_
- 13.8.2. Tel. No./ Telex No. :
- (For landline, include STD Code)
- 13.8.3. Mobile No.:
- 13.8.4. Fax No. (with STD Code) :
- 13.8.5. E-mail Address : \_\_\_\_\_

14. Working Days/ Hours

14.1. Full Time  OR

14.2. Part Time

Days	Timings	
	From	To
All Days <input type="checkbox"/>	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs. and
	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.
Monday <input type="checkbox"/>	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs. and
	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.
Tuesday <input type="checkbox"/>	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs. and
	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.
Wednesday <input type="checkbox"/>	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs. and
	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.
Thursday <input type="checkbox"/>	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs. and
	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.
Friday <input type="checkbox"/>	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs. and
	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.
Saturday <input type="checkbox"/>	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs. and
	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.
Sunday <input type="checkbox"/>	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs. and
	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.	<input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Hrs.

15. Additional centres served by Banking Outlets (Hub and Spoke model)<sup>10</sup>:

16. Service Offered (multiple selections may be made under each category as relevant)

<sup>10</sup> Not applicable for Cooperative Banks

- 16.1. Customer services offered at bank branch (Full/Part time)
- 16.1.1. General banking
- 16.1.2. Personal banking including housing/consumer durable/vehicle finance
- 16.1.3. Fully electronic customer self-service branch, manned
- 16.1.4. Locker Facility
- 16.1.5. Money Transfer Facility
- 16.1.6. Currency Chest
- 16.1.7. Small coin depot
- 16.1.8. Specialised Finance branch
- 16.1.8.1. Agriculture finance
- 16.1.8.2. MSME finance
- 16.1.8.3. Other Corporate finance
- 16.1.9. Foreign exchange business
- 16.1.10. Capital market / investment banking services
- 16.1.10.1. Merchant / Mercantile Banking
- 16.1.10.2. Share Trading & D-mat Services
- 16.1.10.3. Mutual Fund<sup>11</sup> Products/ Services
- 16.1.11. Insurance Services
- 16.1.11.1. Life<sup>12</sup>
- 16.1.11.2. Non-life
- 16.1.12. Government business
- 16.1.12.1. Public provident fund (PPF) account
- 16.1.12.2. Pension accounts
- 16.1.12.3. Franking services
- 16.1.12.4. Tax Collection
- 16.1.13. Any Other  Please Specify \_\_\_\_\_
- 16.2. Specialised administrative / back office activities handled by Office, if any
- 16.2.1. Treasury
- 16.2.2. Forex treasury
- 16.2.3. Forex Office
- 16.2.3.1. A Category  OR
- 16.2.3.2. B Category
- 16.2.4. Government business, pension,
- 16.2.5. Currency chest
- 16.2.6. Small coin depot
- 16.2.7. Asset recovery / reconstruction
- 16.2.8. Clearing and payment services
- 16.2.9. Processing centres (deposits, loans, trade finance, forex, cheques etc.)
- 16.2.10. Administrative activities (HO / ZO / TC / AO)

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<sup>11</sup> Unit linked plans should be treated under Mutual Funds.

<sup>12</sup> Includes health insurance and other similar products related to life.

16.2.11. Other  Please Specify \_\_\_\_\_

17. If Branch/ Office<sup>13</sup> is doing forex activity, then :

17.1. Authorised Dealer Category : A  B  C

17.2. Date of Authorisation : //  Day Month Year

17.3. In the case of 'C' Category office,  
Part-I code of forex transaction settling  
'A' or 'B' Category B&M Branch/Office:

18. Other Attributes

18.1. If Other Fixed Location CSPs - Electronic Services

18.1.1. Manned

18.1.2. Unmanned

19. Remarks :

20. Uniform Codes: Part-I (7/16 digits) :   
(To be generated by system)

21. Part-II (7 digits) :   
(To be generated by system)

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<sup>13</sup> Offices doing authorised dealer activities with customer interface will be considered as Banking Outlets.

## Annex XV

### **Instructions For Filling Proforma**

I. Proforma should be submitted for

- a) opening of new bank branch / Offices / NAIOs / other fixed customer service points (CSPs) like ATMs etc.).
- b) for reporting change in status / postal address, closure / merger/ conversion / relocation / upgradation, etc. of existing bank branch /offices / NAIOs / CSPs.

II. Uniform Code Number (UCN) comprises two parts as Part-I code and Part-II code of 7 digit each.

a) **Part-I code** is defined as follows:

- i) for branches / offices of state / district central co-op. banks, state / central land development banks: 7 digits alphanumeric code of which:
  - first four digits from the left stand for bank code
  - next three digits stand for branch code
- ii) for branches / offices of other co-op. banks, state financial corporations and tours, travels, finance & leasing companies: 7 digits alphanumeric code of which:
  - first five digits from the left stand for bank code
  - next two digits stand for branch code
- iii) Non-Administratively Independent Offices (NAIOs - temporary offices), such as stand-alone extension counter / satellite office/ representative office / cash counter / inspectorate / collection counter / mobile office / Airport counter / Hotel counter / Exchange Bureau: 16 digit [Out of 16 character code first 5 places are reserved for Bank code (in case bank code is less than 5 digit left places will be padded with 0) next 3 digit will be 'NAI' and then alphanumeric for remaining 8 places]. Each NAIO is linked to some independent branch called base branch, Part-I code of base branch should also be provided while applying for NAIOs.
- iv) v. ATMs, FBCs, Other fixed Customer Service Points: 16 digits [New BSR code of 16 characters to Fixed Location Business Correspondent, ATMs/CSP (16 characters code which will consist of Bank Code, followed by string 'FBC' or 'ATM' or 'CSP' and then alphanumeric for

remaining 8 places. Out of 16-character code first 5 places are reserved for Bank code, in case bank code is less than 5 digit left places will be padded with 0].

b) **Part-II code** (of 7 digits alphanumeric 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

III. However, Proforma for Temporary Office opened at the site of a fair / exhibition, etc. should not be submitted.

IV. All the banks including Public Sector Banks should generate Part-I and Part-II code through system only after submitting the complete proforma. No bank can pre-assign the Part-I code.

V. Upgradation of an NAIO into a full-fledged branch/office or vice-versa will be treated as conversion. Accordingly, proforma for conversion should be filled in the application. After conversion old record will be closed and new Part-I code will be generated for new unit.

VI. Banks will be solely responsible for updating their information in the system.

VII. Once the information is submitted cannot be deleted. It can only be updated with the history remaining in the system.

VIII. 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	Tier	Population Group	Population Group Code
1	Up to 4,999	6	<i>Rural</i>	1
2	5,000 to 9,999	5		

<b>3</b>	10,000 to 19,999	4	<b>Semi-Urban</b>	<b>2</b>
<b>4</b>	20,000 to 49,999	3		
<b>5</b>	50,000 to 99,999	2		
<b>6</b>	1,00,000 to 1,99,999	1	<b>Urban</b>	<b>3</b>
<b>7</b>	2,00,000 to 4,99,999	1		
<b>8</b>	5,00,000 to 9,99,999	1		
<b>9</b>	10 lakhs and above	1	<b>Metropolitan</b>	<b>4</b>

## **EXPLANATIONS OF ITEMS IN PROFORMA**

### **Item No.1:**

Depends on login credentials. Bank Code, Bank Name, Bank Category and Bank Group will be displayed in read only mode by the system.

### **Item No. 2:**

To be chosen from dropdown for addition of new or updating of existing one.

### **Item No. 3.1 & 3.2:**

If proforma is for updating information in the existing unit based on Part-I code, unit may be selected and as per requirement information may be updated with effective date of change.

### **Item No. 4:**

Based on Part-I code unit may be selected, and conversion process for converting branch to office, branch to NAIO or office to NAIO or vice-versa should be run and effective date of conversion should be mentioned.

### **Item No. 5.1:**

If proforma is for addition of a new Branch

### **Item No. 5.2:**

Not applicable for Co-operative Banks

### **Item No. 6:**

If proforma is for new office, type of Office need to be selected from 6.2, 6.3, 6.4 6.5, 6.6. If any other type of, not mentioned here, then 6.7 is to be selected and details of

its activity need to be mentioned. If Administrative office, mentioned in 6.2, performing any activity mentioned in 6.3,6.4,6.5 or 6.6 then 6.2 is to be selected and accordingly, activities performed by them need to be selected in 16.2.

**Item No.7**

If proforma is for new NAIO, correct type of NAIO must be selected from 7.1, 7.2, 7.3, 7.4, 7.5, 7.6. For each type of NAIO separate proforma must be submitted. If any other type of NAIO not mentioned here, then 7.7 need to be selected and details of the NAIO & its activity need to be mentioned.

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.7.8:**

Part-I code of the base branch/office is to be mentioned.

**Item No. 8:**

If proforma is for new other Fixed Location CSP, type of Fixed Location Customer Service Points (CSPs) need to be selected from.

**Item No. 8.1:**

Mode of service through which services are provided. Electronic (8.1.1) or Manual (8.1.2) need to be selected.

**Item No.8.1.1.1, 8.1.1.2, 8.1.1.3, 8.1.1.4 & 8.1.1.5:**

If mode of service Electronic (8.1.1) is selected then type of electronic service need to be selected from ATM (8.1.1.1), CRM (8.1.1.2), CDM (8.1.1.3), Electronic Kiosk (8.1.1.4), E-lobby (8.1.1.5). For each type of electronic service separate proforma must be submitted.

**Item No. 8.1.1.6:**

If electronic Fixed Location CSP performing any other activity not mentioned here, then 8.1.1.6 need to be selected and details of its activity should be mentioned.

**Item No. 8.1.2.1:**

If Fixed Location CSP delivering services through manual mode, then item no. 8.1.2.1 need to be selected.

**Item No.8.1.3:**

Whether Fixed Location CSP is Onsite / Off-site, correct position need to be ticked.

**Item No.8.2:**

Part-I code of the base branch/office is to be mentioned, if applicable.

**Item No.9.1:**

The name of the branch/Office/NAIO/ Other Fixed Location CSPs is to be written.

**Item No.9.2:**

If bank is having permission to open branch/Office/NAIO/ Other Fixed Location CSPs under General Permission system will automatically select and such banks need not be fill 9.3, 9.4, 9.5, and 9.6. Otherwise with Authorisation / Approval / Licence to be ticketed.

**Item No.9.3:**

The Licence / Authorisation number, if already available (as obtained from concerned Central / Regional Office of RBI) is to be written, otherwise the same should be update later.

**Item No.9.4:**

The exact date of Licence / Authorisation is to be written.

**Item No.9.5 & 9.6:**

In case the branch/office/NAIO/ Other Fixed Location CSPs is opened after expiry of one year of authorisation or date prescribed by RBI from the date of issuing of licence, please indicate whether licence was re-validated or not and if revalidated please mention the reference number and date of re-validation.

**Item No.9.7:**

Part-I code of the linked currency chest (Branch/Office) is to be mentioned, if it is not functioning as a Currency Chest.

**Item No.10:**

Magnetic Ink Character Recognition (MICR) Code of the branch/office/NAIO/ Other Fixed Location CSP is to be mentioned.

**Item No.11:**

Indian Financial System Code (IFSC) of the branch/office/NAIO/ Other Fixed Location CSP is to be mentioned.

**Item No.12:**

Bank's Internal System (CBS) Code of the branch/office/NAIO/ Other Fixed Location CSP is to be mentioned.

**Item No.13.1, 13.2, 13.3, 13.4 & 13.5:**

Name of Country, State, District, Sub-District and Revenue Centre should be selected from the drop-down. In case of overseas Banking Unit, only Name of Country is mandatory.

**Item No.13.6.1 & 13.6.2:**

Detailed address should be written for both domestic as well as overseas banking unit.

**Item No.13.6.3 & 13.6.4:**

Name of the Post Office and its Pin Code to be written for domestic banking unit.

**Item No.13.7:**

Geo-coordinate i.e. Longitude and Latitude (up to 6 decimal place) to be written.

**Item No.13.8.1:**

In case of branch/office/NAIO designation of the In-charge of branch/office/NAIO shall be given.

**Item No.13.8.2, 13.8.3, 13.8.4 & 13.8.5:**

Landline number, including STD code, Mobile number, Fax number (if any), and E-mail ID shall be given.

**Item No.14:**

Whether banking unit is Full Time OR Part Time need to be selected and time during which it is open shall be mentioned for each day.

**Item No.15:**

Additional centres served by the banking unit need to be selected from drop-down menu. Corresponding to each centre, state, district and sub-district also need to be selected.

**Item No.16.1:**

Services offered by the branches need to be selected. Multiple selections may be made in case it is offering more than one services. If any other services offered by it, which is not mentioned here then 16.1.13 also need to be selected and its detail description should also be mentioned.

**Item No.16.2:**

Services offered by the office need to be selected. Multiple selections may be made in case it is offering more than one services. If any other services offered by it, which is not mentioned here then 16.2.11 also need to be selected and its detail description should also be mentioned.

**Item No.17:**

If Branch / Office is doing forex activity {must have already selected Foreign exchange business (16.1.9) or Forex Office (16.2.3)} then must mentioned Authorised dealer category in 17.1 and give date of authorisation in 17.2.

**Item No.17.3:**

In case Authorised Dealer Category 'C' is selected in 17.1 then Part-I code of its link office must be mentioned.

**Item No.18:**

Other Attributes

**Item No.18.1:**

If proforma is for Other Fixed Location CSPs – Electronic Services (8.1.1), whether it

is manned or unmanned is to be mentioned.

**Item No.19:**

If anything left for sharing with RBI or any other additional information, this must be given in detail.

**Item No.20:**

Part-I will be generated by the system after approval of DCBR / DCBS

**Item No.21:**

Part-II will be generated by the system

Note: For further clarification contact or write to

**The Director,**

**Bank Branch Statistics Division,**

**Department of Statistics and Information Management,**

**Reserve Bank of India, Central Office,**

**C-9, 6th floor, Bandra-Kurla Complex,**

**Bandra (East), Mumbai - 400 051.**

**Guidelines for Co-operative Banks on the use of CISBI**

The Reserve Bank has been using the Master Office File (MOF) system for maintaining the information base on locational and business activity details of all bank branches / offices as reported by banks in terms of extant branch authorisation circulars issued by the regulatory department [i.e., the Department of Regulations (DoR)] in RBI. The Basic Statistical Returns (BSR) codes (Part-I & Part-II) are allotted through the MOF system.

2. Consistent with the needs of branch licencing and financial inclusion policies as well as the need for requisite coverage of additional dimensions/features in a secure manner, the MOF system is replaced by a new web-based ‘Central Information System for Banking Infrastructure (CISBI)’. The Bank Branch Statistics Division (BBSD) in the Department of Statistics and Information Management (DSIM), Reserve Bank of India would be the nodal unit for CISBI and would co-ordinate with other RBI Departments, banks, other financial institutions and stakeholders.
3. Under the new system, information related to Bank, Branches, Office, NAOs, other fixed customer service points (CSPs) (e.g., ATMs,etc.) must be submitted in CISBI. For accessing CISBI, each bank is allotted two types of user IDs: (i) ‘Bank Admin ID’ and (ii) ‘Bank User ID’. RBI(DSIM-BBSD) will create single ‘Bank Admin ID’ for each bank, who in turn would create multiple ‘Bank User IDs’. Banks can update information related to their bank by using ‘Bank Admin ID’ and can report new branches/offices/NAOs/CSPs or can report any change in status / address, closure / merger / conversion / relocation / upgradation, etc. of existing branches / offices / NAOs / CSPs by using both the IDs. However, only ‘Bank Admin ID’ (and not ‘Bank User ID’) can make changes in the information related to their Bank.
4. All the co-operative banks have to submit the above information in CISBI which will be validated and published by RBI. For getting ‘Bank Admin ID’, a bank should provide an authorised email ID on which RBI(DSIM-BBSD) can forward ‘Bank Admin ID’ and its password in two different emails. A new bank seeking reporting access to CISBI,

should contact RBI(DSIM-BBSD) with a request letter providing details of the bank's nodal person, an email ID for receiving the login credentials and certain basic documents as under:

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

5. Based on the documents, as mentioned above, RBI(DSIM-BBSD) will open an account of the bank in CISBI system by filling its 'Basic Details' in the system.

6. System will generate the 'Bank Admin ID' and will automatically send email notification of 'Bank Admin ID' and its Password (in two separate emails) on the designated email ID of the bank.

7. Bank should login on the CISBI portal (<https://cisbi.rbi.org.in>) using its allotted 'Bank Admin ID' and change the allotted password on the first login.

8. Bank should fill all other information pertaining to the bank and submit on the CISBI portal. RBI will validate and publish the information in CISBI.

9. After submission of the complete information related to the bank, CISBI will generate Bank-Code and Bank Working Code.

10. After getting the Bank / Bank Working Code, the bank can create 'Bank User ID' for its internal users. Management of 'Bank User ID' will remain the responsibility of the bank.

11. Banks can submit the information related to their new branch/office/NAIOs/CSPs as per the proforma by login through 'Bank Admin ID' or 'Bank User ID'.

12. For reporting any change in the existing information, banks should edit the existing information and indicate the effective date of change.

13. Banks can also use the facility to access/ download the data relating to them.

14. ‘Instructions for Filling Proforma’ are given in **Annex - XVI**.

15. Banks must reset the password every three months. In case the password expires, or it is forgotten, they can login on CISBI and (a) Use ‘Bank Admin ID’ to reset the password for Bank User ID’ and (b) contact CISBI helpdesk for resetting the password of ‘Bank Admin ID’.

16. All the changes will be reflected in the system and accordingly will go in the database only after the approval of RBI.

17. Nil Report: Nil report will show the status of the bank in CISBI, i.e., total number of functioning branches /offices/NAIOs/other fixed customer service points (CSPs) (ATMs etc.) as on last day of the month as well as opened/closed during the month. Report will be generated from CISBI itself and banks will authenticate that the information in CISBI is correct and updated. If a bank finds any difference in the ‘Nil Report’ generated by CISBI and the actual status, it should first update the information in CISBI, then generate ‘Nil Report’ and submit it through CISBI. (No hard copy is required).

18. In the last week of every month, co-operative banks shall generate ‘NIL Report’ for position as on last day of previous month, authenticate it and submit on CISBI. For example, ‘NIL Report’ for the month of June 2019 shall be generated and submitted in the last week of July 2019.