

## Annual Business Plan

## A. Profile of the bank

Sl. No.	Particulars	Data as on March 31 of preceding financial year
1.	Name and address of the bank	
2.	License No. and date of license (copy of license to be attached)	
3.	Area of Operation (a copy of relevant extract from the byelaws of the bank to be attached)	
4.	Whether bank has an elected Board of Directors?	
5.	Bank Type	Scheduled / Non-Scheduled
6.	Bank Deposits (₹ crore)	
7.	No. of existing branches / extension counters (List as per CISBI portal to be annexed)	
8.	Have all the existing branches / ECs / ATMs / Offices etc. been reported on CISBI portal? (Yes / No)	
9.	Details of any place of business (branch / EC / ATM / Office etc.) for which valid authorization from the Reserve Bank has not been obtained under section 23 of BR Act, 1949 (AACS)	

## B. Board Resolution format approving the plan of action for opening branches

Name of the bank:

1. Medium term policy for branch expansion programme: Bank may furnish details of the proposed medium-term policy for its branch expansion for a period of 3 years along with expected level of business in the next 3 years in terms of deposits and advances.

2. Details of proposed new branches

Name of the centre with address and Pin code	Population of the centre	Name of the district and state	Members at the proposed centre (only for Salary Earners' Banks)

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 bank expects to attract) may be submitted. 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		
				1st year	2nd year	3rd year	1st Year	2nd Year	3rd Year

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

3. Whether any current Director and / or their family members have any interest in the leased / rented / acquired premises used / proposed to be used by the bank. If yes, details thereof may be submitted (attach extra sheet if necessary).

4. Details of branches proposed and opened under previous three Annual Business Plans

Financial Year	Branches proposed by the bank	Branches approved by the Reserve Bank	Branches operationalised within stipulated time	Details of branches not operationalised within stipulated time*

\* Please furnish reasons of not opening the approved branches within stipulated time along with a copy of communication with the Reserve Bank on the matter, if any.

5. Details of branches proposed and opened under Automatic Route in last two financial years and the current financial year.

Financial Year	Name of Branch	Complete Address of Branch	Branch Opening Date	Date of Reporting on CISBI Portal

**C. Steps for arriving at Headroom in terms of Net Worth per Branch for Allotment of Branches**

	<b>No. of Branches</b>	<b>(₹ in crore)</b>	
Net Worth* as on March 31 <sup>st</sup> of 20XX		XX	a
No. of Branches as on March 31	XX		x
Add: No. of Branches allotted but not yet opened	XX		y
Total (x + y)	XX		b
Headroom capital utilised @ ₹ 2 crore per branch (b x 2)		XX	c
Available Headroom for allotment of branches during next FY (a-c)		XX	d
No. of Branches proposed	XX		z
Available headroom after allotment of proposed branches @ ₹ 2 crore per branch [d- (z x 2)]		XX	

\* As per latest available assessed/ audited figures