



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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**Reserve Bank of India (Rural 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 (Rural 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 Rural Co-operative Banks (RCBs), hereinafter collectively referred to as 'banks' and individually as a 'bank'.

*In this context, 'Rural Co-operative Banks' shall mean State Co-operative Banks (StCBs) and Central Co-operative Banks (CCBs), as defined in the National Bank for Agriculture and Rural Development Act, 1981.*

### **C. Definitions**

4. In these Directions, unless the context states otherwise, the terms herein shall bear the meanings assigned to them below:
  - (1) '**Area of Operation**' of a bank means the geographical area/s of operation stated in its byelaws, as approved by the registering authority and the Reserve Bank.
  - (2) '**Administrative Office**' or '**Controlling Office**' means a corporate, regional, zonal, or any other office, by whatever name called, that exercises control or oversight functions on Branches / 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.
  - (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 branches and carries out other functions incidental to banking business.

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 – Branch Authorisation**

### **A. Eligibility Criteria for Business Authorization (ECBA)**

6. Based on a comprehensive review, it has been decided to issue harmonised eligibility criteria for banks for certain business authorizations / permissions / approvals. These criteria, as given below, will henceforth be referred to as Eligibility Criteria for Business Authorization (ECBA).
7. A bank will be considered as fully complying with ECBA if it meets the following conditions, based on the audited financial statements as of 31<sup>st</sup> March of the immediately preceding financial year:
  - (1) The CRAR should be at least one percentage point above the minimum CRAR applicable to the bank as on the reference date;
  - (2) Net NPAs of not more than 3%;
  - (3) Net profits during the preceding two financial years;
  - (4) No default in the maintenance of CRR / SLR during the preceding and current financial year till the time of Board resolution declaring the bank as ECBA compliant / application for authorization;
  - (5) Core Banking Solution (CBS) fully implemented; and
  - (6) The bank should not be under any Directions / Supervisory Action Framework / PCA of RBI / NABARD, as the case may be, at the time of Board resolution declaring the bank as ECBA compliant/ application for authorization;
8. A bank shall determine its compliance with the ECBA every year based on the audited financial statements as of 31 March of the immediately preceding FY and place it before its Board within 30 days from the date of adoption of the audit report. The Board shall satisfy itself about the compliance of the bank with ECBA and pass the necessary resolution approving the same and inform the Reserve Bank and NABARD within 15 calendar days from the date of the Board resolution as per the format given in [Annex I](#). A bank not complying with ECBA need not inform the Reserve Bank / NABARD in this regard. The period of validity of compliance with ECBA will be considered to be till 30<sup>th</sup> September of next FY, or

the date the bank is declared non-compliant with ECBA by the supervisor, or till the date of next self-review, whichever is earlier.

**Example:** If a bank determines itself to be in compliance with ECBA in August 2025 based on audited figures as of March 31, 2025, it would be considered compliant with ECBA till September 30, 2026; except in following cases:

- (1) It is declared non-compliant with ECBA in the next statutory inspection (a review will be carried out by the supervisor based on assessed figures as of March 31, 2025); or
  - (2) It is declared non-compliant with ECBA (effective from the date of Board resolution) in the next self-review based on audited figures for the next financial year (in this case, as of March 31, 2026).
9. The above process is subject to review by the Reserve Bank, including supervisory review. In case during the supervisory review of NABARD, or even otherwise, if a bank, which has declared itself compliant with ECBA is found to be non-compliant, the bank shall be subject to appropriate supervisory and / or enforcement action as deemed fit by the Reserve Bank, including but not limited to debarment from self-reviewing itself as ECBA compliant for a period of minimum of one year.

#### **B. Area of Operation of District Central Co-operative Banks (DCCBs)**

10. The area of operation of DCCBs is decided by the State Government concerned by passing an order to that effect. Any change in the extant area of operation that takes place due to the splitting / reorganisation of districts is also notified by the State Government by issuing an order to that effect. Therefore, DCCBs desirous of amending their area of operation shall approach the Reserve Bank along with the notification from the State Government, a resolution passed to this effect by their Board and the amended byelaws registered with Registrar of Co-operative Societies (RCS). DCCBs do not require NOC from the Reserve Bank for amendment of byelaws in this regard and may directly approach the Reserve Bank for amendment in the banking license with the above-mentioned documents.

#### **C. Opening of a New Place of Business**

11. Prior permission from the Reserve Bank is required for opening a new place of business including Branches, Extension Counters, ATMs, Controlling Offices (Regional / Zonal /Administrative Office), Central Processing Centres, Regional Collection Centres, Retail Asset Processing Centres, Service Branches, Back Offices etc. or for changing the location of any existing place of business under Section 23 of the BR Act, 1949 read with Section 56 thereof. Opening a new place of business without valid authorization (except in cases permitted by the Reserve Bank) is a violation of the said Act and is liable for penal action. The reporting of opening a new place of business shall be as per procedure given in [\*\*Chapter III\*\*](#) of this Master Direction.
12. The bank should ensure that there are no restrictions imposed by the local development or other authorities for setting up a commercial establishment in the locality where the new place of business is proposed to be opened. It is incumbent upon the bank to ensure that its branches are operating from premises that have a valid lease agreement and are free of any dispute between the bank and the landlords of the premises in question.
13. The conditions for opening of a new place of business are as under:

<b>Sr. No.</b>	<b>Activity</b>	<b>Conditions</b>
a)	Opening of a Branch	<p><b>Automatic Route:</b> A bank in <b>compliance with ECBA</b> is allowed to open branches up to 15 per cent of the number of its full-fledged branches as at the end of the previous financial year under the automatic route, <b>without prior approval of the Reserve Bank</b>, subject to conditions at Para 14 to 19 below.</p> <p><b>Prior Approval Route:</b> For opening of branches of more than 15% allowed under automatic route, banks which are in <b>compliance with ECBA</b>, may apply for opening branches by submitting an Annual Business Plan (ABP), subject to additional conditions at Para 20 to 24.</p>

b)	Opening of an EC	<p>A bank in <b>compliance with ECBA</b> may open ECs under both automatic route and prior approval route, subject to additional conditions at para 25 to 28 below.</p> <p><b>Automatic Route:</b> A bank has the option to open ECs in lieu of branches, under automatic route, within the same overall limit of up to 15 percent of the number of full-fledged branches.</p> <p><b>Prior Approval Route:</b> A bank may apply for opening ECs by submitting an Annual Business Plan (ABP).</p>
c)	Opening of an ATM / CDM / CRM	<ul style="list-style-type: none"> <li>• A bank can install <b>on-site</b> ATMs / CDMs / CRMs at branches / ECs, <b>without prior approval</b> of the Reserve Bank, subject to conditions at Para 29 below.</li> <li>• A bank in <b>compliance with ECBA</b> can install off-site ATMs / mobile ATMs / CDMs / CRMs within its area of operation <b>without prior approval</b> of the Reserve Bank, subject to conditions at Para 29 below.</li> </ul>
d)	Opening of a Central Processing Centre, Regional Collection Centre, Retail Asset Processing Centre, Service Branch, Back Office #	<p>A bank may open such offices within its area of operation as per its business requirements, <b>without prior approval</b> of the Reserve Bank.</p>
e)	Opening of a Controlling Office (Regional / Zonal / Administrative Office) #	<p>Banks will require prior approval of the Reserve Bank to open a Controlling Office. The application may be submitted as a part of ABP.</p>

# Such offices should not be involved in business origination. The primary work of

these offices is to handle internal processes / functions incidental to their banking business. The conversion of these offices to a normal branch and vice versa is not permitted.

#### **D. Opening of a branch under Automatic Route**

14. A bank is eligible to open a branch in its area of operation (including the upgradation of an extension counter that is in operation for more than three years) under the automatic route subject to the following conditions:
  - (1) The bank shall be in compliance with ECBA; and
  - (2) The bank should have sufficient headroom capital (methodology given in Part C of [Annex II](#)).
15. The eligible banks are permitted to open new branches up to 15 per cent of the number of full-fledged branches (at the end of the previous financial year) in a financial year (rounded off to the nearest whole number) subject to a minimum of one branch and maximum of 10 branches without having the need to take permission from Reserve Bank of India.
16. Branch opening under the automatic route is available only for a bank which has obtained a valid branch authorization from the Reserve Bank for all its existing branches.
17. A StCB is permitted to open a branch under automatic route only in the State capital and one branch in each district, provided there is no other branch of any DCCB in that district.
18. A DCCB is permitted to open a branch under automatic route only in a centre having population of minimum one lakh as per latest census.
19. The bank shall put in place a policy for opening branches, approved by its Board of Directors. While formulating the said policy, the bank shall bear in mind its financial health, viability of the proposed branches and bank's ability to render satisfactory customer service. The policy must be reviewed periodically to keep it aligned with the evolving banking landscape and revision, if any, in Reserve Bank guidelines. Further, the bank shall ensure that the proposal for opening of such branches in a particular financial year, based on the policy, is duly approved by its Board of Directors.

#### **E. Opening of a branch under Prior Approval Route**

20. Banks in compliance with ECBA and desirous of opening of branches of more than 15 per cent allowed under automatic route, may apply for opening branches under the Prior Approval Route by submission of a single Annual Business Plan (ABP) (format given in [Annex II](#)) in a financial year, along with application as per Form V of the Banking Regulation (Co-operative Societies) Rules, 1966. The bank shall have a policy as at para 19.
21. ABP for a financial year, should be submitted by the bank well in advance. The Reserve Bank will process and convey the decision within 90 calendar days of receipt of the complete application from the bank. The approval granted by the Reserve Bank for opening the branch will be valid till March 31 of concerned financial year, by which time the branch must be operationalised, or else the approval will lapse automatically.
22. The permission for opening of a branch will be strictly in the order of preference given by the bank. No request for change of order of preference would be entertained thereafter. Non-operationalisation of at least 75 per cent of approved branches within permitted time would be viewed seriously and may impact the approvals in future, including debarment from opening new branches for the next two years.

#### **F. Additional Conditions for StCB for Opening a Branch**

23. In a three-tier structure consisting of StCB at the apex level, DCCB at the intermediate level and Primary Agricultural Credit Society (PACS) at the ground level, a StCB will normally be allowed to open branch / extension counter in state capital only. In case a branch is required in district headquarters, the bank may open a branch only for maintaining and servicing deposits of co-operative banks. In semi-urban / rural areas, where DCCB is non-existent, weak or virtually defunct, StCB may be allowed to open a branch, provided the DCCB in the adjoining district is not in a position to extend its area of operation to cover the area (where DCCB is non-existent in the concerned district) or to take over the weak / defunct DCCB through merger. Such StCB shall clearly justify the reasons for opening each branch / extension counter while applying under ABP. In a two-tier co-operative credit structure consisting of StCB and PACS, a StCB may open branch /

extension counters in urban as well as rural areas. However, the StCB shall also clearly justify the reasons for opening each branch / extension counter while applying under ABP. In all such cases, the recommendations of the RCS of the state will be required.

24. StCBs registered in the north-eastern states are permitted to open / shift branches / ECs anywhere in their area of operation, so long as they continue to function as the central financing agency extending the area of operation to the entire state.

#### **G. Opening of an Extension Counter (EC)**

25. An EC may be opened within the premises of educational institutions, big offices, factories and hospitals of which the co-operative bank concerned is the principal banker. The bank shall obtain a declaration from the institution in which it proposes to open EC in the format as per [Annex IV](#). Other bankers to such entities may also open an EC provided it is not considered feasible by the principal banker and / or the base branch of the principal banker is beyond 10 kilometres from the proposed EC, after obtaining written consent from the principal banker. An EC 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. No extension counter should be opened in a marketplace, shopping centre, etc. Only one EC is permitted within a premise.
26. Base branch of the bank to which the proposed EC is linked should be within a distance of 10 kilometres. The transactions carried out in the EC should be incorporated in the accounts of the base branch on a day-to-day basis.
27. While opening an EC, the bank should take into account important factors such as need, viability, and overall merits of opening the EC, including the bank's ability to deploy adequate resources and exercise internal controls.
28. The facilities at an EC should be restricted to:
  - (1) deposit / withdrawal transactions;
  - (2) issue and encashment of drafts and mail transfers;
  - (3) issue and encashment of travellers' cheques; collection of bills;
  - (4) advances against fixed deposits of their customers (within the sanctioning

- power of the officials concerned at the EC);
- (5) disbursement of other loans (only for individuals) sanctioned by the Head Office / base branch up to the limit of ₹10.00 lakh; and
- (6) safe deposit locker facility, subject to adequate security arrangements, as contained in guidelines issued by the Reserve Bank from time to time.

#### **H. Operationalisation of an ATM / CDMs / CRMs**

29. A bank may offer all its products and services through the ATM channels, provided the technology permits and adequate checks are put in place. The business transacted at the ATM shall be recorded in the books of the respective base branch / Centralised Data Centre. Third-party advertisement on the ATM screens, such as the display of products of other manufacturers / dealers / vendors, is not permitted. However, the bank may utilize the ATM screens to display their own products, or products for which it acts as an agent, or customer service / financial inclusion / cyber safety messages. These guidelines shall also be applicable to CDMs and CRMs.

#### **I. Shifting of a Place of Business**

30. A bank is permitted to shift its branches, extension counters, offices within the same city, town or village without prior approval of the Reserve Bank. The shifting of an EC will be subject to the distance of the proposed location being within 10 kilometres from the base branch.
31. The decision to shift a place of business shall be taken by the Board after taking into account all the relevant factors, including viability, and should be properly recorded / minuted in the proceedings of the Board meeting.
32. Proper notice should be given to all existing depositors / clients of the branch / EC through SMS / public notice / letters at least one month in advance of shifting.
33. A bank can shift its off-site ATMs in its area of operation without prior approval of the Reserve Bank.
34. Closing a branch / EC in one city / town and opening in another shall not be construed as shifting. However, a bank may shift its office, except Head Office, from one town / city to another within its area of operation, without prior approval of the Reserve Bank.

35. Splitting of a branch or part shifting of some of the departments of the parent office / branch can be made to a nearby location within the same locality / municipal ward due to space constraints and for better customer service or for convenience of the members without prior permission of the Reserve Bank, subject to the condition that there is no overlap in business conducted from both the premises.

#### **J. Closure of a Place of Business**

36. A bank is allowed to close its branches / extension counters / ATMs / offices, except the Head Office, without prior approval of the Reserve Bank. Closure of a branch / extension counter shall be subject to the following conditions:
- (1) The bank should not have been placed under any Directions under section 35A of the Banking Regulation Act, 1949 (AACS).
  - (2) The decision to close down the branch / EC should be taken by the Board after taking into account all the relevant factors and should be properly noted in the official record of proceedings of the Board meeting.
  - (3) The bank should give two months' notice in advance to all existing depositors / clients of the branch, including through press releases in leading local newspapers, as well as communicate to each constituent of the branch well in advance of the closure of the branch.
  - (4) The bank should report to the Reserve Bank, as per the timeline (reporting format given in [Annex III](#)), along with copies of the Board resolution.
  - (5) The bank should surrender the branch license in original, wherever applicable, to the Reserve Bank within 15 calendar days of closing the branch.
  - (6) The bank should preserve all the relevant records and make them available to the Reserve Bank / NABARD for scrutiny.

#### **K. Doorstep Banking Services**

37. A bank may provide doorstep banking services to its customers on a voluntary basis, without prior approval of the Reserve Bank.
38. The bank may formulate a scheme for providing doorstep banking services to its customers, with the approval of their Boards, in accordance with the guidelines provided in [Annex V](#). The details of the scheme may be informed to the Reserve

Bank within 15 calendar days of implementing the scheme.

39. A bank having deposit of more than ₹1000 crore as on March 31 of previous financial year may offer doorstep banking services to customers either directly through its own employees or through agents. Other banks shall offer doorstep banking services only through their permanent employees. The bank shall take into account the various risks that may arise on account of offering Doorstep Banking Services, such as outsourcing risk, operational risk, reputational risk, etc., to customers either directly through its own employees or through agents and take all necessary steps to manage the same.
40. The operation of the scheme may be reviewed by the Board of the bank on an annual basis.

**L. Shifting, Acquisition, Surrender of Leased Premises, etc. of Co-operative Banks not complying with Section 11(1) of BR Act, 1949 (AACs)**

41. A bank not complying with provisions of section 11 (1) of the Banking Regulation Act, 1949 (AACs) is required to obtain prior approval of the Reserve Bank for:
  - (1) Sale of bank's own premises;
  - (2) Surrender of existing premises taken on lease / rental basis;
  - (3) Acquisition of new premises on ownership or lease / rental basis; and
  - (4) Shifting of offices / departments as a result of sale of premises / surrender of premises / acquisition of new premises.
42. Banks are required to obtain approval from the Reserve Bank by submitting the application through PRAVAAH portal as per the enclosed format given in [Annex VII](#). The bank should not enter into any firm commitment to the acquisition of premises for shifting an office thereat until the 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 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.

## Chapter III – Reporting

### A. Proforma and Reporting of Bank / Branch Details under the Central Information System for Banking Infrastructure (CISBI)

43. The CISBI portal (<https://cisbi.rbi.org.in>) has been web-deployed by the Reserve Bank. Under this system, banks are required to submit their information in a single Proforma ([Annex I of CISBI](#)) online on the CISBI portal. The instructions for submission of Proforma online are given in [Annex II of CISBI](#). The CISBI portal contains the relevant circulars, user manuals and other relevant documents to facilitate reporting.
44. The Reserve Bank has provided login credentials to Nodal Officers of banks for submitting their information in CISBI. Access to CISBI can also be sought by making an e-mail request at [cisbi@rbi.org.in](mailto:cisbi@rbi.org.in). Banks should submit information on the CISBI portal as per guidelines given in [Annex VI](#), and thereafter, bank branch / office / NAIO / CSP codes would be allotted by CISBI after due validations. In case of status change, banks need to edit only the relevant part. All banks should submit immediately and, in any case, not later than seven calendar days, the information relating to the opening, closure, merger, shifting and conversion of bank branches / offices / NAIOs / CSPs online through the CISBI portal.
45. Further, in order to ensure the correctness of data on CISBI, in the last week of every month, banks shall generate a 'NIL Report' in CISBI for the position as on last day of the previous month, indicating the total number of functioning branches, offices, NAIOs, CSPs; and submit it through CISBI after authenticating its correctness. Banks can also use the facility to access / download the data related to them.
46. It is further advised that CISBI also has a provision to maintain complete bank-level details (example, bank category, bank group, bank code, type of license issued, registration details, area of operation, addresses of offices, contact details of senior officials, etc.) and history of all the changes with a time stamp. After gaining first-time access to the system, banks shall ensure to submit correct and updated bank-level information in all the fields where submission / updation rights are available with the bank. After the initial submission of information on the CISBI portal, a one-time confirmation stating that "correct and updated Bank level

information has been submitted on CISBI" shall be sent by banks to the Regional Office concerned of the Reserve Bank. Any subsequent changes in the bank-level information shall be submitted for updation on the CISBI portal on an immediate basis by the banks. The banks shall enter the complete and clear (without abbreviations) particulars on the Banking Channel Name, Address, geotagging, etc.

47. **Reporting Timeline:** Reporting on the CISBI portal within the prescribed time of seven calendar days, shall be ensured by the bank. Any instance for which a prior approval of the Reserve Bank is not required for any authorisation in terms of these Directions, the bank shall report such event / changes to the Reserve Bank within 15 calendar days (reporting format given in [Annex III](#)). Non-receipt of information / particulars within the prescribed time or furnishing of incorrect / partial information by the bank (including reporting on the CISBI portal) would be viewed seriously and the bank would be liable for penal action, including debarment from opening a new place of business for up to next three years.
48. **Point of contact for application / submission of information:** The point of contact for all matters related to this Direction shall be Regional Office of NABARD which, in turn, shall forward the applications to the Regional Office of the Reserve Bank, along with their comments and recommendations on the matter. An advance copy of the application has to be sent to the concerned Regional Office of the Reserve Bank.

**Note:** Banks shall submit their applications to the Reserve Bank using relevant application forms in the PRAVAAH portal (<https://pravaah.rbi.org.in>).

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

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

49. With the issue of these Directions, Reserve Bank of India (Rural Co-operative Banks – Branch Authorisation) Directions, 2025 dated November 28, 2025 stands repealed. The Directions, instructions, and guidelines repealed prior to the issuance of these Directions shall continue to remain repealed.
50. 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**

51. 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**

52. 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.

(Manoranjan Padhy)

Chief General Manager

**Annex I****Report on Compliance to Eligibility Criteria for Business Authorization (ECBA)**

Name of the bank:

Based on audited / assessed financial statements (Tick one) for financial year \_\_\_\_\_

<b>Sl. No.</b>	<b>Particulars</b>	<b>As on March 31</b>		<b>Compliance Status (Yes / No)</b>
1	CRAR should be at least one percentage point above the minimum CRAR applicable			
2	Net NPAs of not more than 3%			
3	Net Profit during the last two financial years			
4	No default in the maintenance of CRR / SLR during the preceding and current financial year till the time of Board resolution declaring the bank as ECBA compliant / application for authorization			
5	CBS fully implemented in the bank			
6	Whether the bank is under Directions / Supervisory Action Framework / PCA			
7	Details, if any, of prohibition for any authorization by RBI / NABARD			

Enclosures:

1. A copy of the Board resolution on the compliance with ECBA
2. A copy of the audited financials

**Annex II****Annual Business Plan****A. Profile of the bank**

<b>Sl. No.</b>	<b>Particulars</b>	<b>Data as on March 31 of preceding financial year</b>
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

**Annex III****Reporting of opening / shifting / closing of a branch / EC / office / ATM where prior approval of the Reserve Bank is not required**

<b>Sl. No.</b>	<b>Data Field</b>	<b>Response</b>
1	Name of bank	
2	Address of bank	
3	Banking license number and date of license (a copy to be attached)	
4	Area of operation (copy of relevant section of the byelaws to be attached)	
5	Date of passing of the resolution declaring the bank in compliance with ECBA (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	Has valid authorization from the Reserve Bank been obtained for all the existing branches? If no, details thereof.	
8	Nature of action (opening / shifting / closing / splitting)	
9	Date of action	
10	Date of passing of Board Resolution (a copy of the Board Resolution to be attached)*	
11	Type of place of business (branch / EC / office / ATM)	
12	Current address of place of business*	
13	Details of base branch (in case of ECs / ATMs)*	
14	Old / original address and opening date of	

	place of business (in case of closing / shifting / splitting) *	
15	Date of reporting on CISBI portal (please report on CISBI portal before sending this annexure)	
16	Whether any current Director and / or their family members have any interest in the leased / rented / acquired premises used by bank. If yes, details thereof (attach extra sheet if necessary).	
Note: Separate statements may be submitted for each action.		
* Please Strike out items which are not relevant.		

## Annex IV

### 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 extension

(Name of the bank)

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 .....
  - \* Students .....
  - \* Teachers .....
- } Please indicate actual numbers

® (where there is 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 / staffs, 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 (₹ crore)
1.			
2.			

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)

## **Conditions related to Doorstep Banking Services**

### **Services to be offered**

1. Eligible banks can voluntarily offer the following banking services to individual customers / natural persons at their doorstep: -
  - a) Pick up of cash against receipt;
  - b) Pick up of payment instruments against receipt;
  - c) Delivery of demand drafts against withdrawal from account;
  - d) 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;
  - e) Submission of Know Your Customer (KYC) documents;
  - f) Submission of Life Certificate.
2. The banks which offer services of pick-up of cash shall take suitable steps to educate their employees and agents to enable them to detect forged and mutilated notes so as to avoid frauds and disputes with customers.
3. Mode of Delivery:
  - a) Through own employees
  - b) Through Agents (permitted only for a bank having deposits over ₹1000 crore)
4. Where banks engage the services of Agents for delivery of services, it should be ensured that the policy approved by the Board lays down the broad principles for selection of agents and payment of fee / commission etc. Banks must refer to the guidelines on Reserve Bank of India (Rural Co-operative Banks – Managing Risks in Outsourcing) Directions, 2025 and ensure that the principles enumerated therein are complied with while offering Doorstep Banking Services.
5. Delivery process
  - a) Cash collected from the customer should be acknowledged by issuing a receipt on behalf of the bank;

- b) Cash collected from the customer should be credited to the customer's account on the same day or next working day, depending on the time of collection;
- c) At the time of collection of cash, the customer should be informed of the date of credit by issuing a suitable advice;
- d) Delivery of demand draft should 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;
- e) Acknowledgment should be provided for collection of KYC documents, Life Certificate.

### **Risk Management**

6. It shall be ensured that the agreement entered into with the customer does not entail any legal or financial liability on the bank for failure to offer doorstep services under circumstances beyond its control. The services should be seen as a mere extension of banking services offered at the branch and the liability of the bank should be the same as if the transactions were conducted at the branch. The agreement should not provide any right to the customer to claim the services at his doorstep.

7. The bank should provide cash limits (for collection as well as delivery) for their employees / agents and customers, for doorstep banking. The bank should also take all necessary steps to contain technology risk while providing these services.

### **Transparency**

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

9. Other conditions

- a) Banks shall ensure compliance with the Reserve Bank of India (Rural Co-operative Banks – Know Your Customer) Directions, 2025 with regard to customer identification procedures while offering doorstep services to their customers.

- b) The services should be offered at either the residence or office of the customer as opted by the customer, the address of which should be clearly and explicitly mentioned in the agreement.
- c) The agreement / contract with the customer shall clearly specify that the bank will be responsible for the acts of omission and commission of its 'agent'.
- d) Banks 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.

## 10. Redressal of Grievance

- a) Banks should 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 bank should be made available to the customers including on the bank's website. The designated officer should ensure that genuine grievances of customers are redressed promptly.
- b) If a customer feels that his complaint has not been satisfactorily addressed, he will have the option to approach the RBI Ombudsman for redressal of grievances.

**Guidelines for Banks on the use of CISBI**

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

2. Under this system, information related to Bank, Branches, Office, 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". the Reserve Bank (DSIM-BBSD) will create single "Bank Admin ID" for each bank, who in turn would create multiple "Bank User IDs". Banks can update information related to their bank by using "Bank Admin ID" and can report new branches / offices / 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.

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

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

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

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

in CISBI, then generate “Nil Report” and submit it through CISBI. (No hard copy is required).

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

**Annex VII**

**Information to be furnished by a bank not complying with provisions of section 11 (1) of the Banking Regulation Act, 1949 (AACs) for obtaining prior approval of the Reserve Bank for shifting of its offices, sale / surrendering of existing premises or for acquisition of new premises on ownership / leased rental basis**

<b>A. Profile of the bank</b>			
(i) Name of the bank			
(ii)(a) Address of the Head Office / Administrative office			
(iii) Registered address of the bank			
Total No. of offices			
<b>B. Financial position of the bank for last three financial years</b>			
(₹ crore)			
	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) Gross NPA (amount and % up to two decimal)			
(vii) Net NPA (amount and % up to two decimal)			
(viii) CRAR (% up to two decimal)			
(ix) Net Profit (+) / Loss (-)			
(x) Audit classification			
<b>C. Sale of owned premises / surrendering of existing premises taken on lease / rental basis</b>			
(i) Address of the premises proposed to be sold / surrendered			
(ii) Market value / present rent/lease fee			
(iii) Total floor space			

(iv) Whether any of the bank's board members or their relatives or office bearers have financial interest in leased / rented premises	
(v) The reasons for selling / surrendering	
<b>D. Acquisition of new premises on ownership / lease/ rental basis</b>	
(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) Total floor space	
(v) Whether any of the bank's board members or their relatives or office bearers have financial interest in proposed premises	
<b>E. In case the sale / purchase of the premises at C&amp;D above involves shifting of bank's office</b>	
(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.	
(v) Whether all departments / entire office of the bank presently functioning at address at (i) above are / is proposed to be shifted.	
(vi) If answer at (v) is "no", please indicate –  (a) Name of all departments / offices functioning at existing premises.  (b) The departments which will continue to function at	

the existing place after proposed shifting	
(vii) Reasons for shifting (please enclose supporting documents)	
<b>F. In case of proposed shifting of Head Office/Administrative Office</b>	
(i) Will the bank's registered address also be changed or not?	
(ii) Will the bank's byelaw need amendment?	
(Please enclose a copy of the byelaws)	

Date:

Signature\_\_\_\_\_