

## Annexure-8.44



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
www.rbi.org.in

RBI/2016-17/320

FIDD.CO.LBS.BC.No 31/02.01.001/2016-17

June 8, 2017

The Chairman and Managing Director/ Chief Executive Officer  
SLBC Convenor Banks

Dear Sir,

**Aligning roadmap for unbanked villages having population more than 5000 with revised guidelines on Branch Authorisation Policy**

Please refer to the [circular FIDD.CO.LBS.BC.No.82/02.01.001/2015-16 dated December 31, 2015](#) wherein SLBCs were advised to identify villages with population above 5000 without a bank branch of a scheduled commercial bank in their State and allot these villages among scheduled commercial banks (including Regional Rural Banks) for opening brick and mortar branches.

2. In this connection, we draw your attention to the [circular DBR.No.BAPD.BC.69/22.01.001/2016-17 dated May 18, 2017](#) on 'Rationalisation of Branch Authorisation Policy - Revision of Guidelines' wherein final guidelines on 'Banking Outlets' have been issued with a view to facilitate financial inclusion as also to provide flexibility to banks on the choice of delivery channel.

3. In the circumstances, SLBC Convenor banks are advised to review and identify the unbanked rural centres (URCs) in villages with population above 5000, in light of the revised guidelines on rationalisation of branch authorisation policy and ensure that such unbanked rural centres in villages with population above 5000, if any, are banked forthwith by opening of CBS enabled banking outlet. A confirmation stating that all unbanked rural centres in villages with population above 5000 have been banked, may be furnished to the respective Regional Office of Financial Inclusion and Development Department of Reserve Bank of India latest by December 31, 2017.

Yours faithfully,

(Ajay Kumar Misra)  
Chief General Manager