

Notes on tables on Master Office File (MOF) database

In terms of branch authorization circulars for the respective categories [(Ref. Master circulars on Branch Licensing (i) RBI/2014-15/77 DBOD. No. BAPD. BC. 7/22.01.001/2014-15 dated July 01, 2014, (ii) RBI/2015-16/10 DBR. CO. RRB. BL. BC. No. 17/ 31.01.002/ 2015-16 dated July 1, 2015 and (iii) RBI/2015-16/62 DCBR.LS.(PCB)MC.No.16/07.01.000/2015-16 dated July 1, 2015, all banks are required to submit within 14 days of every quarter, information relating to newly opened branches/ offices/ Not Administratively Independent Offices including ATMs in proforma I and any subsequent changes in their status (closure, merger, shifting and conversion) in proforma II to *The Director, Bank Branch Statistics Division (BBSD), Department of Statistics and Information Management (DSIM), Reserve Bank of India (RBI), Bandra-Kurla Complex, Bandra (E), Mumbai – 400051*. Information in respect of Authorised Dealer (AD) category branches are required to be submitted on an ongoing basis.

Commonly Used Terms

- 1) **Bank Offices** comprise of branches doing banking business (i.e. accepting deposit and/or offering credit to their customers) and administrative offices.
- 2) **Branches of banks** refer to those offices which are engaged in either; (a) banking business (i.e., either accepting deposit and/or offering credit to their customer); or (b) banking and foreign exchange business; or (c) administration, banking & foreign exchange; or (d) administration and banking; or (e) administration and foreign exchange; or (f) only foreign exchange business.
- 3) **Administrative/ Controlling/ Back offices** include head office, zonal office, regional office, local head office, training centre, clearing cell, service branch, asset recovery branch, divisional office, etc.
- 4) **Commercial Banks** refer to both scheduled and non-scheduled commercial banks which are regulated under Banking Regulation Act, 1949.
- 5) All commercial banks are grouped in to seven categories, viz.; (a) State Bank of India and its Associates, (b) Nationalised Banks, (c) Other Public Sector Banks, (d) Private Sector Banks, (e) Foreign Banks, (f) Regional Rural Banks and (g) Local Area Banks. The combined group of (a), (b) and (c) is known as “**Public Sector Banks**”. All Local Area Banks are non-scheduled banks.
- 6) **A Centre** is defined as the revenue unit (and not the locality) classified and delineated by the respective State Government, i.e., a revenue village/ city/ town/ municipality/ municipal corporation, etc., as the case may be, in which the branch is situated.
- 7) Classification of centres in various population groups are as follows:

| <u>Population Group</u> | | <u>Population</u> |
|-------------------------|---|----------------------|
| Rural | - | Up to 9,999 |
| Semi-urban | - | 10,000 to 99,999 |
| Urban | - | 1,00,000 to 9,99,999 |
| Metropolitan | - | 10,00,000 and |

8) Tier-wise classification of centres according to their population are as follows:

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

9) **A banked Centre** is a centre, which has at least one branch or office of commercial or co-operative bank.

10) **Unbanked Centre** is a centre which is not banked.

11) The **minority concentrated districts** are as given in the Reserve Bank Circular Master Circular – Credit Facilities to Minority Communities. RBI/2016-17/04/FIDD.GSSD.BC.No.01/09.10.01/2016-17 dated July1, 2016.

12) For presentation of data, a new geographical dimension above State, viz.; Region has been added. The constituent States of “Regions” are as follows:

| Northern Region | North Eastern Region | Eastern Region | Central Region | Western Region | Southern Region |
|------------------------|-----------------------------|-----------------------|-----------------------|-----------------------|------------------------|
| Chandigarh | Arunachal Pradesh | Andaman & Nicobar | Chhattisgarh | Dadra & Nagar Haveli | Andhra Pradesh |
| Delhi | Assam | Bihar | Madhya Pradesh | Daman & Diu | Karnataka |
| Haryana | Manipur | Jharkhand | Uttar Pradesh | Goa | Kerala |
| Himachal Pradesh | Meghalaya | Orissa | Uttarakhand | Gujarat | Lakshdweep |
| Jammu & Kashmir | Mizoram | Sikkim | | Maharashtra | Puducherry |
| Punjab | Nagaland | West Bengal | | | Tamil Nadu |
| Rajasthan | Tripura | | | | Telangana |

Master Office File Database Maintenance

- 13) The above information is updated in Master Office File (MOF) database maintained by DSIM. There may be some process delay in information received from bank or other sources and its updating in MOF database on various accounts.
- 14) As such the MOF database is dynamic in nature. The dynamism in the database is mainly on account of lags in updating of information on various accounts (some are given below):
 - a. Late reporting of proforma I & II,
 - b. Late receipt of information on reorganization of districts/ development blocks/ centres, etc. by the respective State Governments from sources
 - c. tedious process of rearrangement of branches after reorganization of districts/ development blocks/ centres, etc. in MOF database,
 - d. Scrutiny of information received from banks and its updating in MOF database.
- 15) As the Master Office File is updated on a continuous basis, the data for a given period in this database at different time points may be different. For example, data on number of functioning branches as on March 31 of xxxx or number of branches opened during xxxx-yy compiled on date d1 will be different from the figures compiled on date d2.
- 16) Regarding **date of opening** of branch/office as updated in this database, it reflects the date of existence of branch with the present bank. As such, in case of branches, which are transferred on account of merger/ amalgamation of banks, this date would reflect date of merger/ amalgamation of banks, and not the actual date of branch open. Similarly, the license details in such cases would reflect the approval given for merger of banks by the Reserve Bank.
- 17) The information on geographic location of branches is captured for three levels viz. States, districts and centres. Each centre is classified in to 6 tiers (Tiers 1 to 6) and 4 population groups (viz.; Rural, Semi-urban, Urban and Metropolitan) based on total population of centre as per latest Census, as released by the Office of the Registrar General and Census Commissioner, Government of India on decennial basis. With effect from September 1, 2016, these classifications are based on Census 2011.
- 18) There are continuous changes in geographical boundaries on account of reorganization of States, Districts and Centres as notified through gazettes by Central/ State Governments. These changes are affected in MOF database as soon as the gazette notifications in respect of these changes are received. As such, the data presented in the MOF database is as per the present geographical boundaries to the extent these are updated in the database. The population group classification

of centres may undergo a change on account of these reorganisations depending upon the derived population (as per Census 2011) of the centre with new geographical boundaries.

- 19) In MOF system, for the purpose of population group classification, the concept of centre is the same as followed in Census 2011 with a few exceptions as detailed below.
- a) Census 2011 considers Delhi Municipal Corporation (DMC) (subsequently trifurcated in to North Delhi Municipal Corporation, East Delhi Municipal Corporation and South Delhi Municipal Corporation), New Delhi Municipal Corporation (NDMC) and Delhi Cantonment Board as three separate revenue centres. However, in MOF system, all these centres combined are considered as a single center viz., 'Delhi'.
 - b) Further, Census 2011 considers all Cantonment Boards (CBs) (for which administration remains with military) as separate independent centres, even if most of them are surrounded by the main city, and thus enjoying the same infrastructure as of main city (Such as Agra cantonment board, Bareilly cantonment board etc.). Therefore, in MOF system, the CBs which are near/ surrounded by a city, are not considered as separate centres, but are treated as part of the main city. However, other CBs are treated as separate centres. For details of Cantonment Boards being treated as part of main city or as separate centres, please refer (https://rbi.org.in/scripts/bs_viewcontent.aspx?Id=2035).
- 20) Before implementation of Census 2011, in the MOF system, for population group classification purpose, centres spanned over multiple districts were considered separate centres depending on part of the centre falling in individual districts. However, centres spanned over multiple sub-districts were treated as single centres at par with Census classification. With effect from implementation of Census 2011, a centre spanned over multiple districts/ sub-districts is being considered as a single centre at par with Census classification. As such, the classification of centre in all parts of districts will be based on the population of the centre according to its original geographical boundary (combining all parts in various districts/ sub-districts).
- 21) Further, the details of the branches in such centres will be captured based on their actual locations in respective districts/ sub-districts.

Dissemination of Bank Branch Statistics in Public Domain

- 22) Based on the above MOF database, the bank branch statistics is compiled and disseminated to public through our database website <https://dbie.rbi.org.in/>. Users of such information are advised to understand the procedure of compiling the database and other information mentioned in this document before interpreting the statistics.

- 23) A list of all functioning branches as on date is disseminated to the public at '*branchlocator*' available at home page of the above website. The information in branch locator is updated on daily basis at the end of each day.
- 24) District-wise list of branches/offices are based on latest available information on districts, inclusive of details available on formation/ re-organisation of districts. Whenever a district is divided into two or more districts, it takes time to re-classify the districts correctly, depending upon response time from banks. Till that time, the branches used to remain in the old district only.
- 25) If banks observe any discrepancy in respect of information presented here, they are requested to submit updated information at e-mail Id mofbsd@rbi.org.in, strictly in proforma II in .xml formatted files, which are generated through using the latest MOF software provided to banks for the purpose on Reserve Bank of India website (www.rbi.org.in) at the link Home -> Regulation -> Commercial Banking -> For Bankers -> Software for Download -> Banking Statistics -> Preparation of Proforma I and II for updating MOF.
- 26) As mentioned above, in case of merger and amalgamation of banks, date of opening of a branch may not reflect the actual one, but reflect the date of banks merger/ amalgamation. As such, the details appearing in list of branches appearing in *branch locator* should not be used for culling out summary statistics on number of branches functioning/ or opened during a period. For the information, users may follow the path *Statistics -> Financial Sector -> Banking - Branch Statistics* on <https://dbie.rbi.org.in/>.
- 27) The summary statistics are refreshed with the latest data in MOF database at the beginning of every month. Further, quarterly summary statistics are published with a lag of three months e.g. statistics for the quarter ended March are published at the beginning of July.
- 28) While presenting bank branch statistics in respect of branches functioning as on a date/ opened during a period, the branches transferred on account of merger/ amalgamation are appropriately taken care of.
- 29) For presentation of bank branch statistics, the term "Offices" is used for presenting data relating to "branches as well as administrative/ controlling/ back offices". Similarly, the term "Branches" is used to present data relating to all kinds of branches but exclude data relating to administrative/ controlling/ back offices.
- 30) Blank cells or "-in bank branch statistics reports represent "nil" or "negligible".
- 31) List of banks merged since April 2006 is given below:

| Sr. No. | Merged Banks' Names | Merging Bank's Name | Effective Date |
|---------|---|-------------------------------|-------------------|
| 1. | Ganesh Bank of Kurundwad Ltd | Federal Bank Ltd | September 2, 2006 |
| 2. | United Western Bank Ltd | IDBI Bank Limited | October 2, 2006 |
| 3. | Bharat Overseas Bank Ltd | Indian Overseas Bank | April 1, 2007 |
| 4. | Sangli Bank Ltd | ICICI Bank Limited | April 19, 2007 |
| 5. | Lord Krishna Bank Ltd | Centurion Bank of Punjab Ltd. | August 29, 2007 |
| 6. | American Express Bank Ltd | Standard Chartered Bank | March 5, 2008 |
| 7. | Centurion Bank of Punjab Ltd. | HDFC Bank Ltd. | May 23, 2008 |
| 8. | State Bank of Saurashtra | State Bank of India | August 13, 2008 |
| 9. | Bank of Rajasthan Ltd | ICICI Bank Limited | August 12, 2010 |
| 10. | State Bank of Indore | State Bank of India | August 26, 2010 |
| 11. | SBI Commercial & International Bank Ltd | State Bank of India | July 29, 2011 |
| 12. | ING Vysya Bank Ltd. | Kotak Mahindra Bank Ltd. | April 1, 2015 |
| 13. | HSBC Bank Oman | Doha Bank QSC | April 1, 2015 |

32) List of banks amalgamated since April 2006 is given below:

| Sri. | Amalgamated Banks | Name of New Entity | Effective Date |
|------|--|----------------------------------|----------------|
| 1. | (A) Dewas-Shajapur Kshetriya Gramin Bank (B) Rajgarh Sehore Kshetriya Gramin Bank (C) Nimar Kshetriya Gramin Bank (D) Indore Ujjain Kshetriya Gramin Bank | Narmada Malwa Gramin Bank | April 3, 2006 |
| 2. | (A) Cauvery Grameena Bank (B) Kalpatharu Grameena Bank | Cauvery Kalpatharu Grameena Bank | May 24, 2006 |
| 3. | (A) Rayalaseema Grameena Bank (B) Sree Anantha Grameena Bank (C) Pinakini Grameena Bank | Andhra Pragathi Grameena Bank | June 1, 2006 |

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| 4. | (A) Aligarh Gramin Bank (B) JamunaGramin Bank (C) EtahGramin Bank | ShreyasGramin Bank | June 1, 2006 |
| 5. | (A) ChhindwaraSeoni KshetriyaGramin Bank (B) KshetriyaGramin Bank, Hoshangabad (C) MandlaBalaghat KshetriyaGramin Bank (D) ShahdolKshetriya Gramin Bank | SatpuraKshetriyaGramin Bank | June 1, 2006 |
| 6. | (A) MarwarGramin Bank (B) SriganganagarKshetriya Gramin Bank (C) Bikaner KshetriyaGramin Bank | MarwarGanganagar Bikaner Gramin Bank | June 12, 2006 |
| 7. | (A) Ranchi KshetriyaGramin Bank (B) SinghbhumKshetriya Gramin Bank (C) HazaribaghKshetriya Gramin Bank (D) GiridhKshetriyaGramin Bank | Jharkhand Gramin Bank | June 12, 2006 |
| 8. | (A) AlaknandaGramin Bank (B) Ganga Yamuna Gramin Bank (C) PithoragarhKshetriya Gramin Bank | Uttaranchal Gramin Bank | June 30, 2006 |
| 9. | (A) BastarKshetriyaGramin Bank (B) Bilaspur-Raipur Kshetriya Gramin Bank (C) RaigarhKshetriyaGramin Bank | Chhattisgarh Gramin Bank | June 30, 2006 |
| 10. | (A) PalamauKshetriya Gramin Bank (B) SanthalParganasGramin Bank | VananchalGramin Bank | June 30, 2006 |
| 11. | (A) BundelkhandKshetriya Gramin Bank (B) DamohPannaSagar KshetriyaGramin Bank (C) ShivpuriGunaKshetriya Gramin Bank | Madhya Bharat Gramin Bank | June 30, 2006 |

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| 12. | (A) Shri Venkateswara Grameena Bank (B) KanakadurgaGrameena Bank | SaptagiriGrameena Bank | June 30, 2006 |
| 13. | (A) Chambal Kshetriya Gramin Bank (B) Gwalior DatiaKshetriya Gramin Bank | Chambal-Gwalior KshetriyaGramin Bank | July 1, 2006 |
| 14. | (A) BolangirAnchalikGramya Bank (B) KalahandiAnchalik Gramya Bank (C) Koraput-Panchabati Gramya Bank | UtkalGramya Bank | July 31, 2006 |
| 15. | (A) ChandrapurGadchiroli Gramin Bank (B) BhandaraGramin Bank | Wainganga KshetriyaGramin Bank | August 1, 2006 |
| 16. | (A) AdhiyamanGrama Bank (B) VallalarGrama Bank | PallavanGrama Bank | August 31, 2006 |
| 17. | (A) FarrukhabadGramin Bank (B) AvadhGramin Bank (C) Bara BankiGramin Bank | AryavartGramin Bank | October 3, 2006 |
| 18. | (A) MurshidabadGramin Bank (B) Gaur Gramin Bank (C) MallabhumGramin Bank (D) Nadia Gramin Bank (E) SagarGramin Bank | BangiyaGraminVikash Bank | February 21, 2007 |
| 19. | (A) MayurakshiGramin Bank (B) Howrah Gramin Bank (C) BardhamanGramin Bank | PaschimBangaGramin Bank | February 26, 2007 |
| 20. | (A) DhenkanalGramya Bank (B) PuriGramya Bank | NeelachalGramya Bank | August 31, 2007 |

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| 21. | (A) Uttar Pradesh Gramin Bank (B) DevipatanKshetriyaGramin Bank (C) KisanGramin Bank, Budaun (D) Rani Lakshmi Bai KshetriyaGramin Bank | Sarva U.P. Gramin Bank | November 30, 2007 |
| 22. | (A) Aurangabad JalnaGramin Bank (B) Thane Gramin Bank | Maharashtra Godavari Gramin Bank | March 25, 2008 |
| 23. | (A) Baroda Eastern Uttar Pradesh Gramin Bank (B) Baroda Western Uttar Pradesh Gramin Bank | Baroda Uttar Pradesh Gramin Bank | March 31, 2008 |
| 24. | (A) Chambal-Gwalior KshetriyaGramin Bank (B) SatpuraKshetriyaGramin Bank (C) RatlamMandsaur KshetriyaGramin Bank | Satpura Narmada KshetriyaGramin Bank | April 8, 2008 |
| 25. | (A) Uttar Bihar Kshetriya Gramin Bank (B) KosiKshetriyaGramin Bank | Uttar Bihar Gramin Bank | May 1, 2008 |
| 26. | (A) Solapur Gramin Bank (B) Wainganga Kshetriya Gramin Bank (C) RatnagiriSindhudurg Gramin Bank | Wainganga Krishna Gramin Bank | December 15, 2008 |
| 27. | (A) Kamraz Rural Bank (B) Jammu Rural Bank | J & K Grameen Bank | June 30, 2009 |
| 28. | (A) MarathwadaGramin Bank (B) Maharashtra Godavari Gramin Bank | Maharashtra Gramin Bank | July 20, 2009 |
| 29. | (A) BalliaKshetriyaGramin Bank (B) EtawahKshetriyaGramin Bank | Ballia-EtawahGramin Bank | January 1, 2010 |

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| 30. | (A) TriveniKshetriyaGramin Bank (B) LucknowKshetriya Gramin Bank | Allahabad UP Gramin Bank | March 2, 2010 |
| 31. | (A) ARYAVART GRAMIN BANK (B) KSHETRIYA KISAN GRAMIN BANK,MAINPURI | ARYAVRAT KSHETRIYA GRAMIN BANK | October 1, 2012 |
| 32. | (A) Mahakaushal Kshetriya Gramin Bank (B) Satpura Narmada Kshetriya Gramin Bank (C) Vidisha-Bhopal Kshetriya Gramin Bank | Central Madhya Pradesh Gramin Bank | October 8, 2012 |
| 33. | (A) Bihar Kshetriya Gramin Bank (B)Samastipur Kshetriya Gramin Bank | Bihar Gramin Bank | October 15, 2012 |
| 34. | (A)Cauvery Kalpatharu Grameena Bank (B) Chickmagalur-Kodagu Grameena Bank (C) Visveshvaraya Grameena Bank | Kaveri Grameena Bank | November 1, 2012 |
| 35. | (A) Madhya Bharat Gramin Bank (B) Rewa-Sidhi Gramin Bank (C) Sharda Gramin Bank | Madhyanchal Gramin Bank | November 1, 2012 |
| 36. | (A) Jhabua-Dhar Kshetriya Gramin Bank (B) Narmada Malwa Gramin Bank | Narmada Jhabua Gramin Bank | November 1, 2012 |
| 37. | (A) Rushikulya Gramya Bank (B) Utkal Gramya Bank | Utkal Grameen Bank | November 1, 2012 |

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| 38. | (A) Nainital Almora Kshetriya Gramin Bank (B) Uttaranchal Gramin Bank | Uttarakhand Gramin Bank | November 1, 2012 |
| 39. | (A) Baroda Rajasthan Gramin Bank (B) Hadoti Kshetriya Gramin Bank (C) Rajasthan Gramin Bank | Baroda Rajasthan Kshetriya Gramin Bank | January 1, 2013 |
| 40. | (A) Baitarani Gramya Bank (B) Kalinga Gramya Bank (C) Neelachal Gramya Bank | Odisha Gramya Bank | January 7, 2013 |
| 41. | (A) Himachal Gramin Bank (B) Parvatiya Gramin Bank | Himachal Pradesh Gramin Bank | February 15, 2013 |
| 42. | (A) Jaipur Thar Gramin Bank (B) Marwar Ganganagar Bikaner Gramin Bank | Marudhara Gramin Bank | February 25, 2013 |
| 43. | (A) Vidharbha Kshetriya Gramin Bank (B) Wainganga Krishna Gramin Bank | Vidharbha Konkan Gramin Bank | February 28, 2013 |
| 44. | (A) Aryavrat Kshetriya Gramin Bank (B) Shreyas Gramin Bank | Gramin Bank Of Aryavart | April 1, 2013 |
| 45. | (A) Ballia-Etawah Gramin Bank (B) Purvanchal Gramin Bank | Purvanchal Bank | April 1, 2013 |
| 46. | (A) North Malabar Gramin Bank (B) South Malabar Gramin Bank | Kerala Gramin Bank | July 08, 2013 |
| 47. | (A) Pragathi Gramin | | |

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| | Bank (B) Krishna Gramin Bank | Pragathi Krishna Gramin Bank | August 23, 2013 |
| 48. | (A) Chhattishgarh Gramin Bank (B) Surguja Kshetriya Gramin Bank (C) Durg Rajnandgaon Gramin Bank | Chattishgarh Rajya Gramin Bank | September 02, 2013 |
| 49. | (A) Haryana Gramin Bank (B) Gurgaon Gramin Bank | Sarva Haryana Gramin Bank | November 29, 2013 |
| 50. | (A) Marudharagramin Bank (B) Mewaranchalikgramin Bank | Rajasthan Marudharagramin Bank | April 1, 2014 |

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