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No.CB(3) 9395/2011

Office of the Registrar of Co-operative Societies,
Thiruvananthapuram, Dated: 16.08.2011.

CIRCULAR NO: 63/2011

Sub: Co-operation Department – Opening of branches by District
Co-operative Banks – Instructions issued.

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In the interest of maintaining orderly growth of District Co-operative Banks and to ensure viability of branches proposed to be opened, the following instructions are issued regarding the opening of new branches by District Co-operative Banks.

1. The basic requirement is that the proposed branch and the parent Bank after opening the new branch should be potentially viable.
2. District Co-operative Bank should undertake a survey of the potential in the area with regard to business prospects. Based on the survey, the bank must prepare an annual plan for opening branches and get the same approved by Board of directors. The annual plan must indicate the performance of the existing branches, prospects for opening new branches, business potential, availability of trained and experienced man power etc. Copy of the Annual plan should be submitted along with the application for the new branch. On receipt of application for a new branch, the Joint Registrar (General) and Joint Director/Concurrent Auditor of the Bank should jointly survey the locality for the proposed branch and submit Joint Survey report along with application.
3. The District Co-operative Banks have to undertake a thorough review of the profitability/viability of the branches opened for the last 3 years and projected profitability of the proposed branches. The above data should be submitted along with the application.
4. Preference should be given for opening of branches in unbanked areas. District Co-operative Bank should ensure that the proposed branches will have adequate accommodation. Congenial environment, appropriate communication facilities.

The proposal should accompany a copy of the registered bye-laws of the bank and copy of Board resolutions.

Sd/-

Dr: S. Raveendran, I.A.S.,
Registrar of Co-operative Societies.

PROFORMA – A

1. Name of the Bank :
2. Address of the Head Office :
3. Number of Existing Branches
(list to be attached in Proforma A1) :
4. Number of Existing extension counters
if any (list to be attached in Proforma A1) :
5. Number of branches fully computerised :
 - a) Whether implemented Core Banking :
 - b) Number of ATM installed :
6. Name of PACS and Urban Co-operative
Bank functioning in the area of operation
of the proposed branch :
7. Whether the Bank has elected Board of
Directors :
8. Number of Employees (Category wise)
(list to be attached along with Proforma A1) :
9. Latest Audit Classification :
 - a) Year :
 - b) Class :
10. Capital to Risk Weighted assets Ratio
(CRAR) percentage as on 31st March of the
Preceding year :
11. Net NPA percentage as on 31st March of
the preceding year :
12. Share Capital :
 - a) Authorised Share Capital :
 - b) Paid up Share Capital :

- i) Government Share :
- ii) Others Share :
- Total :

13. Owned funds Amount as on 31st March of
the Preceding year

- a) Statuary Reserve Fund :
- b) Dividend Equalisation Fund :
- c) Building Fund :
- d) Standard Assets Provision :
- e) Undisbursed Profit :
- f) Total of (a to e) :
- g) Other funds :
- h) Total owned funds(f + g) :

Sd/-
General Manager

Countersigned

Joint Director/Concurrent Auditor

PROFORMA – A-1

1	2	3	4	5	6	7
Name of Branch	Date of starting	Deposit out standing as on 31 st March of the preceding year	Loan out standing as on 31 st March of the preceding year	Branch Classification as per classification norms	Profit/loss	Number of employees (Category wise)