

**APPLICATION FORM  
THE BANKING COMPANIES ORDINANCE, 1962  
(Form VII (See rule II)  
(Section 28)**

Form of application for permission to open a new place of business or change the location (otherwise than within the same city, town or village) of an existing place of business under Section 28 of the Ordinance.

Address:.....  
.....  
Dated:.....

The Director,  
Banking Policy Department,  
State Bank of Pakistan,  
Central Directorate,  
Karachi.

Dear Sir,

We hereby apply for permission to open a new place of business/change the location of an existing place of business in terms of Section 28 of the Banking Companies Ordinance, 1962. We give below the necessary information for the purpose.

Yours faithfully,

Signature:.....

1.	Name of the banking company.
2.	Place of location of the registered office of the banking company and of its head office
3.	Whether the banking company is public or private?
4.	Date of incorporation.
5.	Date of commencement of business
6.	Previous applications. <i>(Give particulars of any application previously made to the State Bank in this connection)</i>
7.	Management:
(a)	Give names, business and addresses of Directors.
(b)	Give the name of the Officer-In-Charge of the proposed office, his qualifications, experience, age and remuneration and also particulars about the local Advisory Board (or local directors), if any.

8. Existing Offices:  
 (a) Give the number of offices in Pakistan. In the case of offices making losses, also give details as in Table 'A'.  
 (b) In the case of offices which have been in existence for less than three years on the date of application, also give details as in Table "B".
9. Proposed Office:  
 (a) Give the location of the proposed office.  
 (b) Reasons for the proposed office. State detailed reasons for the proposed office and give statistical and other data, as under, which may have been collected for the proposed office:  
 (i) The population of the area of operation of the proposed office.  
 (ii) The volume and value of agricultural, mineral and industrial production and imports and exports of the area of operation of the proposed office as under:-

COMMODITY	PRODUCTION		IMPORTS		EXPORTS	
	VOLUME	VALUE	VOLUME	VALUE	VOLUME	VALUE
1.	2.	3.	4.	5.	6.	7.

- (iii) If there are any schemes for agricultural, mineral or industrial development give details of the same and their probable effects on the volume and value of the present production, imports and exports.
- (iv) If the existing banking facilities are considered inadequate, give reasons.
- (v) Prospects:  
 Give as under an estimate of the minimum business, which the banking company expects to attract at the proposed office within 12 months.

1. Deposits	Amount in thousands of rupees	Rates proposed to be allowed on various types of deposits.	
		Minimum	Maximum

2. Advances	Amount in thousands of rupees	Rates proposed to be charged on various types of advances.	
		Minimum	Maximum

10.	Change of location of an existing office: Give the exact location of the office, which is proposed to be closed, and of the place to which it is proposed to shift it, giving particulars of the new location in item No. 9(b).
11.	System of supervision and control over the proposed Office: Give a brief description of the system of supervision and control which will be exercised over the proposed office and the authority of the officials at the proposed office regarding advances(including bills purchased and discounted).
12.	Capital and Reserves: Give details regarding the authorized, subscribed and paid-up capital and reserves of the banking company as on the date of the application.
13.	Expenditure: State the amount already spent or proposed to be spent on staff, premises, furniture, stationery, advertising etc. in connection with the proposed office. Also state the minimum income which the banking company expects to earn at the proposed office in 12 months.
14.	Forward an up-to-date copy of the Memorandum and Articles of Association and copies of balance sheets together with profit and loss account statements for the last five years (with certified translations in English if not in that language).
15.	Other particulars: Any additional facts which the banking company may wish to adduce in support of its application.

**N.B.**

1.	The words 'office' and Offices" wherever they occur in this form include a place or places of business at which deposits are received, cheques cashed or money lent.
2.	No. 9(a) and (b) to be replied to if the application is for opening a new office. If an application is for opening a place of business at Karachi, Lahore the details asked for under item 9 (b) (i), (ii) and (iii) need not be supplied.
3.	No. 10 to be replied to if the application is for changing the location of an existing place of business.
4.	If a banking company is unable or unwilling to supply full details in respect of any of the items reasons for the omission may be given.
5.	If an application has been submitted to the State Bank in past, information under items 2,3,4,5,7,8,11,12&14 need not be supplied unless there is any change since the last application.
6.	The information asked for in items 7(b), 9, 10 & 13 is to be given separately for each office where the application relates to the opening of or changing the location of more than one office.

**TABLE 'A'**  
(Attachment to Annexure-A)

Name of the Banking  
Company: \_\_\_\_\_

Number of existing offices making  
losses: \_\_\_\_\_

Name of Place	Description i.e., whether branch/booth, pay-office, sub-office, etc.	Date of Opening	Amount of loss during the preceding year	Deposits	Advances	Remarks
				As on the date of the last balance sheet		
1	2	3	4	5	6	7

**TABLE 'B'**

(Attachment to Annexure-A)

Particulars regarding offices which have been in existence for less than three years on the date of application

As on the date of the last balance sheet

(Rounded off to the nearest thousand)

Name of Place	Description i.e. whether branch, sub-office, payoffice, sub-pay office, etc.	Date of Opening	<u>Deposits</u>			
			Current	Savings	Others	Total
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>

<u>Advances</u>				Remarks
Secured	Unsecured	Doubtful or bad	Total	
<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>

# SURVEY REPORT

(Name of the Bank)

Category of Place  
Banked/Un-banked

## P A R T - I

1. Name of the Bank
2. Total number of branches/booths  
(Indicate separately)
3. Paid-up Capital
4. Adjusted Capital (as per last SBP Inspection Report)
5. Total Deposits
6. Capital Adequacy Ratios  
(Capital as % of deposits)
7. Weekly position of Liquidity Ratio and Credit Deposit Ratio during the preceding 12 months.

WEEK ENDED	LIQUIDITY RATIO	CREDIT DEPOSIT RATIO
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## P A R T - II

1. Name of the proposed branch/booth
2. Exact location of the proposed branch/booth (also mention any other name by which the place is popularly known, if any) with postal address.
3. Is suitable premises available?  
If not what arrangements are proposed to be made.
4.
  - i) Tehsil/Taluka H.Q
  - ii) Sub-Division H.Q.
  - iii) District H.Q.
  - iv) Divisional H.Q
5. Means of communication (specify the Railway line and Road, by which it is linked).
6. Does the place fall within the area of Municipal/Town Committee or Cantonment Board (Give name).
7. Whether Post Office/Telegraph office exists at the proposed Place, if not the name of the nearest Post Office and Telegraph Office with distance from the proposed branch./booth.
8. Names and location of nearest Bank branches/booths with approximate distance in meters/kilo meters from the proposed place.

NAME OF THE BRANCH/BOOTH	DISTANCE
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I. Applicant Bank's branch/booth

II. Other Bank's Branches/booths

- i)
- ii)

- iii)
- iv)
- v)
- vi)

9. If the place is covered by the Mobile Banking Unit of any bank, give particulars.
10. The population of the area of  
 (a) Operation of the proposed branch/booth  
 (b) Approximate population of the proposed place/actual population of the proposed place.
11. The volume and value of Agricultural/mineral and industrial production and imports and exports of the area of operation of the proposed branch are as under :-

COMMODITY PRODUCTION			IMPORTS		EXPORTS	
Commodity	Volume	Value	Volume	Value	Volume	Value

12. If there are any schemes for Agricultural, Mineral or Industrial Development, give their details and probable effects on the volume and value of present production, imports and exports.
13. If the existing banking facilities are considered inadequate, give reasons.
14. A) Business Potentialities
- i) Industrial area (brief description of factories/mills and/or special projects).
  - ii) Commercial area (No. of shops and/or other business activities including important items of exports and imports).
  - iii) Agricultural area (brief description of agricultural production).
- B) Prospects: Year-wise estimate of business, which the proposed branch/booth expects to attract/undertake within 3 years of its operation.

1st Year	2nd Year	3rd Year

- i) Amount of Deposits
  - ii) Amount of Advances
  - iii) Volume of inland remittance
  - iv) Volume of Foreign remittance
  - v) Volume of Bills business
  - vi) Volume of Imports
  - vii) Volume of Exports
  - viii) Future prospects of Development
- C) Estimated period within which the proposed branch/booth is expected to become a profitable unit.

15. Income (source-wise) which the branch/booth expects to earn within 3 years of its operation.

1st Year	2nd Year	3rd Year

Source

- a) Interest/Return on Advances
- b) Interest on/Return on funds placed with Head Office.
- c) Commission etc.

Total:

16. Estimated recurring expenditure for the proposed branch/booth.

- a) Interest/Return on various type of deposits.
- b) Staff
- c) Premises
- d) Furniture & Fixture
- e) Stationery
- f) Advertisement
- g) Other expenses.

Total:

17. Profit/loss anticipated.

\_\_\_\_\_  
Signature of the Survey Officer  
1. Name: \_\_\_\_\_  
2. Designation: \_\_\_\_\_  
3. Date of survey: \_\_\_\_\_

18. a) Certificate  
Certified that the names of the proposed branch/booth is in accordance with the Census/Municipal/Town Committee and/or Revenue Records.

\_\_\_\_\_  
Signature of the Survey Officer

b) Certificate  
Certified that the location of the proposed branch/booth shall in no way violate the Town Planning Regulations of the respective authorities.

\_\_\_\_\_  
Signature of the Survey Officer



c) Certificate

FOR UNBANKED AREA BRANCHES/BOOTHS ONLY

Certified that no bank branch/booth is operating within the Revenue limits of the proposed place.

\_\_\_\_\_  
Signature of the Survey Officer

\_\_\_\_\_  
Signature of the Officer recommending Opening of the Branch.

1. Name: \_\_\_\_\_
2. Designation: \_\_\_\_\_
3. Date: \_\_\_\_\_

**ANNEXURE "B"**

**PARTICULARS OF TEMPORARY PLACE OF BUSINESS OPENED UNDER  
AUTHORITY OF PARA 8(b) OF THE BRANCH LICENSING POLICY**

1. Exact location: \_\_\_\_\_
2. Occasion for which opened: \_\_\_\_\_
3. Period of operation:
  - i) Opened on: \_\_\_\_\_
  - ii) Closed on: \_\_\_\_\_
4. A copy of the request of the concerned authority on the basis of which the temporary place of business was opened is enclosed.

Encl: As above.

(Signature of an Officer not  
below the rank of Senior Vice  
President of the Head Office  
Or equivalent)

Dated: \_\_\_\_\_

**ANNEXURE 'C'**

**PARTICULARS OF THE BRANCH/BOOTH SHIFTED**

1. Name of the Bank \_\_\_\_\_
2. Name of the Branch/Booth shifted \_\_\_\_\_
3. Licence No. \_\_\_\_\_ Dated \_\_\_\_\_
4. Premises from which shifted \_\_\_\_\_
5. Exact location of the premises to which shifted \_\_\_\_\_
6. Distance between the old and new branch/booth premises \_\_\_\_\_
7. Date of shifting \_\_\_\_\_
8. Reasons necessitating the shifting (in detail) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

9. Working results of the branch/booth at the old place, i.e. deposits advances and profit & loss accounts for the last three financial years
10. No of Accounts (category-wise) as at the end of last financial year and on the date of shifting.
11. Distance (in meters/kilo meters) of the old premises with nearest branches of other banks.

SR.No.	Name of the bank	Name of branch	Distance

12. Distance (in meters/kilo meters) of the new premises from the nearest branches of other banks.

SR.No.	Name of the bank	Name of branch	Distance

13. Certified that location of new premises does not violate the Town Planning Regulations of the concerned authority.

14. Certificate from the **competent authorities** that both the existing and proposed premises are: (a) within the same locality (in case of branches at banked places including big cities); (b) within the same territorial limits of the same village (in case of branches at un-banked places).

\_\_\_\_\_  
(Signature of Officer Incharge  
Branch with date)

(Counter Signature of an Officer not of the below the rank of Sr.Vice President of the Head Office or equivalent with date)

**ANNEXURE 'D'**

**PARTICULARS OF THE BRANCH/BOOTH CLOSED**

1. Name of the Bank\_\_\_\_\_
2. Name of the Branch/Booth closed\_\_\_\_\_
3. Exact location of the Branch/Booth closed \_\_\_\_\_
4. Status (Banked/Un-banked)\_\_\_\_\_
5. Licence No.\_\_\_\_\_ Dated\_\_\_\_\_
6. Date of Closure\_\_\_\_\_
7. Reasons necessitating closure (in detail)\_\_\_\_\_
8. Working results viz. Deposits, Advances Profit/Loss and Number of Accounts (Category-wise) as at end of the last financial year and on the date of closure\_\_\_\_\_
9. Name and distance of nearest branch of any bank from the closed branch.

Sr. No.	Name of bank	Name of branch	Distance in meters

10. Certified that the closure of above branch/booth will not render the area as an unbanked under the branch licensing policy in force.
11. Licence No.\_\_\_\_\_ Dated\_\_\_\_\_ is sent herewith for cancellation.

Encl: (as above)

\_\_\_\_\_  
(Signature of an Officer not below the rank of Senior Vice President of the Head Office Or equivalent)

**APPLICATION FOR SHIFTING OF BRANCH/BOOTH**

1. Name of the Bank \_\_\_\_\_
2. Name of the Branch/Booth proposed to be shifted \_\_\_\_\_
2. Exact location of the Branch/Booth at the existing place \_\_\_\_\_
3. Licence No. \_\_\_\_\_ Dated \_\_\_\_\_
4. Opening date of the Branch/Booth \_\_\_\_\_
5. Where the Branch/Booth is proposed to be shifted \_\_\_\_\_  
(Give exact address)
6. Whether the proposed premises is a built up one or is required to be constructed \_\_\_\_\_
7. Whether the plot/building is owned by the bank \_\_\_\_\_
8. Covered area of the existing and the proposes premises \_\_\_\_\_  
(in case of inadequate space)
9. \_\_\_\_\_

		<u>For each of the last three years</u>		
I	Total deposits of the branch/booth (year end)			
ii	Total advances of the branch/booth (year end)			
iii	Net profit/loss			

10. Distance of the proposed premises from the existing premises \_\_\_\_\_
11. Name, location and distance of the nearest branches of other banks and the bank's own nearest branch from the existing premises \_\_\_\_\_

	Name of the bank	Name of branch with location	Distance in meters/K.M

12. Name, location and distance of nearest branches of other banks and the bank's own nearest branch from the proposed premises \_\_\_\_\_

	Name of the bank	Name of branch with location	Distance in meters/K.M

13. Reasons necessitating the shifting (in detail) \_\_\_\_\_
14. Certificate to be enclosed from the **competent authorities** that both the premises are within the same locality (in case of branches at banked places including big cities); are within the same territorial limits of the same village (in case of branches at un-banked places).
15. Certified that location of the proposed branch/booth will not violate the Town Planning Regulations of the respective authority.
16. Certified that account holders will not be inconvenienced by the proposed shifting  
(In case of booth, such shifting will not attract public complaint)

Dated: \_\_\_\_\_

Name & Signature of Branch Manager  
Proposed to be shifted  
(with official stamp)

Recommended.

Dated: \_\_\_\_\_

Name & Signature of Zonal Head  
(with official stamp)

**SUGGESTED PROCESS FOR  
CASH/CHEQUE DEPOSIT IN ATMs**

1. Customer inserts his card in the entrance door to enter in the ATM room.
  2. Customer inserts his card in the ATM for the execution of the transaction.
  3. Customer inputs his PIN code in the ATM.
  4. Customer selects the deposit option in the ATM.
  5. Customer selects his Account Number in which the deposit is to be made
  6. Customer selects whether Cash or Cheque is to be deposited.
  7. Customer selects the Currency of the deposit.
  8. Customer inputs the amount to be deposited on the screen of ATM.
  9. The ATM machine dispenses an envelope to be used to enclose cash.
  10. Customer writes his Name, Account No. and Amount on the envelope.
  11. Customer encloses the cash or cheque in the deposit envelope, seals it properly and puts his signature on the seal and envelope before inserting the envelope in the ATMs.
  12. Customer inserts the envelope in the ATM. A time & date of the deposit shall automatically be printed on the envelope.
  13. Customer gets a receipt from the ATM, which states the date of transaction, amount deposited and the account number.
  14. Two designated custodians access the ATM the next working day and retrieve the envelopes in dual custody.
  15. The custodian counts the cash in dual custody (under a recorded camera) and log in details i.e. (date of retrieval of an envelope, account number and amount of cash in the ATM deposit register)
  16. The cash amount is credited to the respective account. Amount of cheque is credited as per cheque clearing system.
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