



<b>इंडियन बैंक</b>  <b>Indian Bank</b>	अंकनः लुधियाना एससीएफ-88, अरुन एस्टेट, फेज-1, डुग्री लुधियाना 141013	ZO: Ludhiana SCF-88, Urban Estate, Phase-I, Dugri Ludhiana-141 013
	 इलाहाबाद	ALLAHABAD

ZO/LDH/PRM/2021-22/BATHINDA

Date:24/01/2022

The Deputy General Manager  
Estate Department  
Corporate Office  
Chennai

**Sub: Recommendation for shifting of our IB Bathinda Branch (B083) to alternate Premises**

Respected sir,

Anent the above we wish to inform you that our Bathinda branch is located at Guru Kashi Marg near bus stand Bhatinda .Branch was opened in 1996 and in prominent Location but it is situated at 1<sup>st</sup> floor of the building that why there is no ATM attached with branch and ambience of the branch is not so good and due to that branch have nominal Senior Citizen Customers footfall.

We recommend the shifting of Bathinda branch from existing premises to alternate premises.

Your Faithfully



Zonal Manager



Zonal Office : Ludhiana

Date : 24/01/2022

**PROFORMA SEEKING PERMISSION FOR SHIFTING OF BRANCH/OFFICE TO ALTERNATIVE PREMISES**

Existing sanction by :	Name of the Branch/Office	BATHINDA
	Date of opening	23/12/1996
	Classification	URBAN
	Category	URBAN
	District	BATHINDA
	Date :	State
	Zone	LUDHIANA
Date of submission of proposal by Branch		20/01/2022
Date of receipt of proposal at Zonal Office		21/01/2022

**(A) EXISTING BRANCH PROFILE :**

1.	Name of the Branch & CBS Code	BATHINDA 1556
2.	Classification (M/U/SU/R)	URBAN
3.	Scale	SCALE-II
4.	Date of opening of Branch / Office	23/12/1996
5.	Present premises engaged on	23/12/1996
6.	ATMs attached with the Branch, if any (a) Location(s) (b) Average Hits per day (last 3 months)	NO
7.	Furnishing details during last 10 years (a) Year- (b) Expenditure incurred-	NOVEMBER 2010
8.	Name of Owners of the Premises	Mr. Ashutosh Chandra & Mr. Mahesh Chandra
9.	Address of the Premises	Guru Kashi Marg Near Bus Stand Bathinda Punjab
10.	Carpet area of the Premises - Sqft	1500 sq ft
11.	Rent rate- (Per Sqft), Amount- ( in Rs.)	35.78
12.	Lease Period - yrs	10 Years
13.	% increase in rent after every 5 years	25%
14.	Tax Amount borne by the bank	N.A.
a)	GST by	owner
b)	Other taxes by	N.A.




15. Engagement / last lease renewal approved by-  
(Copy of sanction note is to be enclosed, if approved by Zonal Office)

Last lease Deed Executed by Borrower as on 30/11/2010 for 10years

**(B) STAFF POSITION :**

Officers ( including Branch Manager)	Clerk	Sub-Staff	Total
04	02	0	06

**(C) BUSINESS PARTICULARS :**

Business position of the branch (Rs. in Crore)						
	For the past 3 years			Projection for next 3 years		
Year	2019	2020	2021	2022	2023	2024
Deposits	4007	4033	4476	4800	5000	5200
Advance	1073	1031	1002	1200	1400	1600
Net profit	98	112	63	100	150	200
NI Income	5.35	5.39	9.31	12	14	16
NINS Expen	8.88	7.10	4.58	5	6	7
(As on Last Qtr (31.03.2021) (Rs in lakh)						
Book Profit / Loss						
Net profit / Loss						
Cost of Deposits						
Yield on Advances						
NPA						
Deposit mix as on	Product	No. of A/c.	Amount*(in lakhs)			
30.12.2021	Savings Bank	5354	1350.00			
	Current Account	216	183.00			
	Term Deposit	1403	2967.00			
	Total Deposit	6973	4500.00			
	Total Advance	165	996.00			

**DETAILS OF THE LOCALITY / VILLAGE WHERE SHIFTING IS PROPOSED:**

SL. No.	CENTRE	PARTICULARS
1.	Rural Centre	N.A
	i. Name of the village	
	ii. Whether same village where branch is presently functioning.	
	iii. Whether same village where corporate office permitting opening of the branch	

	iv. In case of variation in point (ii) and (iii), reasons for the same v. In case of deviation from (iii) prior approval is obtained from CO Branch Expansion Cell (copy of approval is to be enclosed ) vi. Name of the other Bank's functioning at the present village	
	<b>Other centre</b> i. Name of the locality ii. Whether at the same centre (if not, the reason) iii. Approximate distance of the proposed premises from the existing premises. iv. Justification if distance is more than 1 km	Main G.T. Road Guru Kashi Marg Near Bus Stand Bathinda Same Center  Ground Floor of Same Center
	<b>Reasons for Shifting</b> i. ii. iii. iv. v.	Branch is functioning on 1 <sup>st</sup> floor ,it is difficult for customers to operate lockers particularly for senior citizens there is no space for onsite ATM in the branch the business of Branch is static No sufficient space for customer parking.

**RECOMMENDATION OF ZONAL MANAGER**

THE BRANCH IS LOCATED IN PRIME LOCATION BUT SITUATED AT 1<sup>ST</sup> FLOOR .GROWTH OF THE BRANCH IS NOT UP TO THE MARK AND THERE IS NO SPACE FOR ATM THAT IS WHY OUR CUSTOMERS ARE FACING DIFFICULTIES PARTICULARLY SENIOR CITIZENS .SO PLEASE PERMIT US TO SHIFT OUR BRANCH TO ALTERNATE PREMISES AT GROUND FLOOR WHICH WILL BENEFICIAL FOR BRANCH BUSINESS.



**SIGNATURE OF ZONAL MANAGER**

