

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 1474**  
ANSWERED ON TUESDAY, MARCH 14, 2023/ 23 PHALGUNA, 1944 (SAKA)

**Setting up of Digital Banking Units**

**1474. Shri Bhubaneswar Kalita:**

Will the Minister of FINANCE be pleased to state:

- (a) whether Government is trying to set up more Digital Banking Units (DBUs) to bring about a digital interface for better integration on different Government schemes, if so, the details thereof;
- (b) whether Government is focusing on Doorstep Banking, if so, the details thereof; and
- (c) whether PSU Banks perform the Doorsteps Banking in the North East Region specifically in its remote and difficult areas, if so, the details thereof?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR BHAGWAT KARAD)

(a) to (c) 75 Digital Banking Units (DBUs) have been dedicated to the service of the nation on October 16, 2022. As informed by Reserve Bank of India (RBI), 84 DBUs are operational across the country.

In terms of the instructions issued by RBI on 'Establishment of Digital Banking Units' vide circular dated April 7, 2022, Scheduled Commercial Banks [other than Regional Rural Banks (RRBs), Payment Banks (PBs) and Local Area Banks (LABs)] are permitted to open DBUs in Tier 1 to Tier 6 centers, unless otherwise specifically restricted, without having the need to take permission from RBI in each case.

RBI, has further informed that it has permitted banks, with the approval of their respective Boards, to offer Doorstep Banking facilities to their customers including, *inter-alia*, pick up/ deliver cash/demand draft either against cheques received at the counter or requests received through any secure convenient channel such as phone banking / internet banking, etc.

Indian Banks Association (IBA) has informed that Doorstep Banking Services are offered by all the 12 Public Sector Banks on a common platform under PSB Alliance since September 2020. At present 15 services are being offered under doorstep banking services across 100 centres in the country. Out of 100 centres where Doorstep Banking is currently offered, 3 centres namely Guwahati, Shillong and Agartala, are covered for the services in the NE region. Further, the State Level Bankers' Committees (SLBCs) of the North Eastern Region have informed that Public Sector Banks (PSBs) offer doorstep banking services through their identified bank branches and Business Correspondents (BCs).

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