

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO. 1364

ANSWERED ON TUESDAY, MARCH 11, 2025 / 20 PHALGUNA, 1946 (SAKA)

DEVELOPMENT OF DIGITAL INFRASTRUCTURE FOR FINANCIAL INCLUSION

1364. SHRI SUJEET KUMAR:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Ministry has taken any steps for development of digital infrastructure to promote financial inclusion in the country;
- (b) if so, the details thereof; and
- (c) the number of underserved regions brought under digital banking services in the last three years?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) and (b) The Government and Reserve Bank of India (RBI) have been taking up various initiatives for the development of digital infrastructure. These, inter alia, includes setting up Digital Banking Units (DBUs), Payments Infrastructure Development Fund (PIDFs), deployment of digital payment infrastructure (such as QR code and POS Terminals), etc.

So far, a total of 107 DBUs have been established throughout the nation to further the objective of improving the availability of digital infrastructure while accelerating and widening the reach of digital banking services. As of March 2024, 34.35 Crore QR Code and 1.03 Crore POS terminals have been deployed throughout the country to ensure the seamless digital payment transactions.

(c) The Government is committed to providing access to banking services, ensuring that every inhabited village in the country has a banking outlet (either a bank branch or a Business Correspondent) located within a 5-kilometer radius. According to the data submitted by the banks on the Jan Dhan Dharshak (JDD) App, as of January 31, 2025, out of a total of 601,328 inhabited villages, 600,750 (99.90%) are now served by banking outlets (including bank branches, Business Correspondents, and India Post Payments Bank (IPPB)).
