

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA
UNSTARRED QUESTION NO. 1834
ANSWERED ON TUESDAY, AUGUST 5, 2025/ 14 SRAVANA, 1947 (SAKA)
FINANCIAL INCLUSION IN KUSHINAGAR

1834. SHRI RATANJIT PRATAP NARAIN SINGH:

Will the Minister of FINANCE be pleased to state:

- (a) the status of financial inclusion in Kushinagar district, including the number of bank branches per lakh population in rural areas;
- (b) whether there is any plan to open new branches of Public Sector Banks in unbanked gram panchayats of the district; and
- (c) the number of beneficiaries and the total amount disbursed under the PM MUDRA Yojana in Kushinagar in the last three years?

ANSWER

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

- (a) Details of the Financial Inclusion schemes and position of bank branches in Kushinagar District is at Annexure.
- (b) Reserve Bank of India (RBI) has permitted Scheduled Commercial Banks (except Regional Rural Banks) to open bank branches anywhere in India without prior approval, provided 25% are in unbanked rural areas. In pursuance of extant RBI guidelines, rolling out of banking outlets in uncovered areas is a continuous process looked after by the State Level Bankers' Committee (SLBC) / Union Territory Level Bankers Committee (UTLBC), in consultation with the concerned State/UT Government, member Banks and other stakeholders. Banks, inter-alia, consider proposals for opening banking outlets (Bank branch/Business Correspondent/ India Post Payments Bank) in the light of RBI's instructions, their business plans and their commercial viability. To further assess the viability for opening a banking outlet, Banks carry out surveys, as required.
- (c) The details of loans under Pradhan Mantri Mudra Yojana (PMMY) in Kushinagar District is as under:

Financial Year	No. of Loan A/cs	Disbursed Amount (In Crores)
2022-23	2,79,143	1,352
2023-24	3,17,557	1,727
2024-25	1,72,324	1,181
Total	7,69,024	4,259

Source: As uploaded by Member Lending Institutions on Mudra portal

Annexure as Referred to in Part (a) of the Rajya Sabha Unstarred Q. No. 1834 due for answer on
05.08.2025

S. No.	Scheme Name	Information	Kushi Nagar
1	Pradhan Mantri Jan Dhan Yojana (PMJDY) as on 16.07.2025	Total No. of PMJDY Accounts	20,98,605
		Deposit in PMJDY Accounts (in Rs. Crores)	932
2	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) as on 16.07.2025	Cumulative PMJJBY Enrolments	3,26,940
3	Pradhan Mantri Suraksha Bima Yojana (PMSBY) as on 16.07.2025	Cumulative PMSBY Enrolments	10,06,169
4	Pradhan Mantri Mudra Yojana (PMMY) as on 27.06.2025	Mudra Sanctioned Accounts	19,28,244
		Sanctioned Amount (in Rs. Crores)	8,444
5	Stand Up India as on 31/03/2025	Total No. of Loan Accounts	226
		Sanctioned Amount (in Rs. Crores)	45
6	Atal Pension Yojana as on 30.06.2025	Total No of APY Subscribers	1,92,216

Source: Banks, Insurance companies, MLIs, SIDBI, MoHUA

Total Population of Kushinagar including Rural Population (As per Census 2011)	Position of Bank Branches in Kushinagar District	
	Total Bank Branches	Rural Bank Branches
35,64,544	236	144