

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**RAJYA SABHA**

**UNSTARRED QUESTION NO. 1837**

ANSWERED ON TUESDAY, 05 AUGUST 2025/ 14 SRAVANA , 1947 (SAKA)  
**BANKING ACCESS AND RURAL INCLUSION IN BIHAR**

1837. SHRI AKHILESH PRASAD SINGH:

Will the Minister of FINANCE be pleased to state:

- (a) the new initiatives launched to expand access to formal banking services in Bihar's backward blocks and unbanked panchayats;
- (b) the details of Jan Dhan accounts newly opened in Bihar during Financial Year 2025–26, and the current status of Aadhaar linkage and operational usage; and
- (c) the steps taken to ensure timely and adequate credit flow to small and marginal farmers, Self-Help Groups (SHGs), and rural micro entrepreneurs in Bihar?

**ANSWER**

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

(a) to (c) To expand access to formal banking services across the country, the endeavour of the Government is to ensure availability of a banking outlet (Bank Branch / Business Correspondent / India Post Payments Bank) within 5 kms of all inhabited villages in the country and progress on the same is being monitored by a Geographic Information System (GIS) based App., namely, the Jan Dhan Darshak (JDD) App.

As per the JDD App, all the 39,133 villages in the state of Bihar are covered by banking outlets.

The details of the banking infrastructure in Bihar are as under:

Bank Branch	BCs	ATMs	IPPB
12,739	34,346	22,903	11,748

As on 16.07.2025, there are a total of 6.46 crore Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts in the state of Bihar. Of these, 5.11 crore PMJDY accounts are operative and 5.72 crore accounts are seeded with Aadhaar. Moreover, during the FY 25-26 (upto 16.07.2025), a total of 14,94,324 accounts have been opened under PMJDY in Bihar.

Various initiatives are being undertaken by the Government in an ongoing manner, to ensure timely and adequate credit flow to small and marginal farmers, Self-Help Groups (SHGs) and entrepreneurs in Bihar. As apprised by SLBC, Bihar, banks are extensively providing credit to SHG groups in Bihar. As on 30.06.2025, a total of 24.72 lakh SHG's have been provided credit linkage with banks since April, 2008.

Apart from this, 66.95 lakh loan accounts of small and marginal farmers are outstanding in Bihar, as on 30.06.2025. The details of loans since inception under the Stand-Up India (SUPI) and Pradhan Mantri Mudra Yojana (PMMY) are as under: -

Scheme	No. of Accounts Sanctioned	Sanctioned Amount
PMMY (27.06.2025)	6.17 crore	Rs.3.14 lakh crore
SUPI* (31.03.2025)	9556	Rs.1913 crore

\*the scheme was valid/operational till 31.03.2025

In addition, various online platforms like the Jan Samarth portal, PSB Loans in 59 Minutes, Stand-up Mitra portal, etc., have been established to provide quick and hassle-free credit to everyone in a user-friendly manner.

As a result of these initiatives, there has been an increase in the disbursement of loans from Rs. 1,60,837 Crore in 2021-22 to Rs. 2,31,247 Crore as on 31.03.2025 in the state of Bihar. This reflects a hike in Credit-Deposit (C/D) ratio from 51% (in March 2022) to 59.36% in June 2025.

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