GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA
UNSTARRED QUESTION NO. 2623
ANSWERED ON TUESDAY, 12 AUGUST 2025/ 21 SRAVANA , 1947 (SAKA)

VILLAGES WITHOUT BANKING FACILITIES

2623. SHRI GOLLA BABURAO:
SHRI NARAYANA KORAGAPPA:

Will the Minister of FINANCE be pleased to state:

(a) whether there are nearly 600 villages in the country which are not covered with banking outlet i.e., bank branch or BC or an IPPB Centre within a radius of 5 kms;

(b) whether it is also a fact that there are 46 villages in Andhra Pradesh and 10 villages in Karnataka which are denied banking facilities;

(c) if so, the details of districts in Andhra Pradesh and Karnataka which does not have banking facilities; and

(d) the efforts being made by Government to provide banking outlets in the above villages?

ANSWER

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

(a) to (d) 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. The expansion and progress on the same is monitored through a Geographic Information System (GIS) based App., namely, the Jan Dhan Darshak (JDD) App. As per the JDD App, out of total 6,01,328 inhabited villages in the country, 6,00,803 (99.91%) villages are covered with banking outlets (Bank Branch / BC / IPPB) within a radius of 5 kms. Moreover, all the districts in Andhra Pradesh and Karnataka are covered with banking outlets. Out of the total 27,524 inhabited villages in the state of Karnataka, 27,516 (99.97%) villages are covered whereas in the state of Andhra Pradesh, out of the total 16,559 inhabited villages 16,520 (99.76%) villages are covered with banking outlets within a radius of 5kms, as on 30.06.2025.

Further, efforts are being undertaken to cover these remaining villages also by suitable banking outlets, status of which is reviewed at a periodical level.

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