

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO. 1041
ANSWERED ON TUESDAY, DECEMBER 9, 2025/ 18 AGRAHAYANA, 1947 (SAKA)
BANKING ACCESS IN VILLAGES

1041 SHRI A. A. RAHIM:

Will the Minister of FINANCE be pleased to state:

- (a) the number of villages in the country that do not have a single branch of any nationalised bank, State-wise;
- (b) the total population currently without a bank account, along with a State-wise and year-wise breakup for the last five years;
- (c) whether the Ministry has reviewed the effectiveness of existing financial-inclusion initiatives in reducing the number of unbanked households; and
- (d) the steps proposed to ensure equitable banking access in remote and underserved regions, including strengthening of digital and physical banking infrastructure?

ANSWER

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

(a to d) Endeavour of the Government is to ensure availability of banking outlet (Bank branch / Business Correspondent (BC) / India Post Payments Bank (IPPB)) within 5 kilometres of all inhabited villages in the country. Availability of banking outlets is monitored by a Geographic Information System (GIS) based App., namely, Jan Dhan Darshak (JDD) Application. Based on the data uploaded by Banks on the JDD App., 99.91% villages in the country are covered with banking outlets (Bank Branch / BC / IPPB) within a radius of 5 Km as on 31.10.2025. The data regarding total population currently without a bank account is not maintained centrally.

Further, as per the 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 Government, member banks and other stakeholders. Banks, inter-alia, consider proposals for opening banking outlets 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 survey as required.

Banks conduct regular awareness camps at the grassroots level to promote the financial inclusion schemes of Government of India. Additionally, a review mechanism is in place to regularly monitor the implementation and effectiveness of these schemes with banks and other relevant stakeholders.

Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched in August, 2014 to provide universal banking services for every unbanked household. Further, to give impetus to financial inclusion initiatives of the Government, the scheme was extended beyond 14.08.2018 by shifting the from 'every household' to 'every unbanked adult'.

Several initiatives are undertaken in an ongoing manner by the Government to ensure that all section of society have equitable access to the financial inclusion schemes in the country based on the guiding principles of banking the unbanked, securing the unsecured, funding the unfunded and serving unserved and underserved areas.

Recently, a Gram Panchayat level saturation campaign was launched from 01.07.2025 to 31.10.2025 across the country with the objective to enhance the penetration of Financial Inclusion Flagship Schemes i.e. Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY).
