

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA
UNSTARRED QUESTION NO. 1189
ANSWERED ON TUESDAY, 10 FEBRUARY, 2026/ 21 MAGHA, 1947 (SAKA)

INCREASING THE BANK BRANCHES AND ATMS IN ODISHA

1189. SHRI NIRANJAN BISHI:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Ministry has directed Public Sector Banks to increase their branch and ATM penetration in unbanked and underserved tribal regions of Odisha; and
- (b) if so, the details thereof, if not, the reasons therefor?

ANSWER

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

(a) and (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. Further, domestic Scheduled Commercial Banks (excluding RRBs) are allowed to set up onsite/offsite Automated Teller Machines (ATMs) at centres/places identified by them without approval of RBI.

To ensure accessibility of banking services in rural and remote areas, the endeavour of the Government is to provide a banking outlet (Bank branch / Business Correspondent / India Post Payments Bank) 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) App.

As per JDD app, 99.98% of the inhabited villages in the State of Odisha are covered by a banking outlet.
