

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

UNSTARRED QUESTION NO. 2010

ANSWERED ON TUESDAY, 10 MARCH, 2026/19 PHALGUNA, 1947 (SAKA)

BANK BRANCHES IN KUSHINAGAR DISTRICT

2010 SHRI RATANJIT PRATAP NARAIN SINGH:

Will the Minister of FINANCE be pleased to state:

- (a) the number of brick-and-mortar bank branches operational in the unbanked rural centres of Kushinagar district;
- (b) the details of deployment of Banking Correspondents (BCs) in the Gram Panchayats of the district to provide doorstep banking;
- (c) the status of digital connectivity and micro-ATM availability with the BCs in the remote blocks;
- (d) the measures taken to open new bank branches in the large villages having a population of more than 3000; and
- (e) the Government initiative to promote digital banking literacy among the rural population of the State?

ANSWER

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

(a to e) 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, all inhabited villages of Kushinagar District are covered with banking outlets (Bank Branch / BC / IPPB) within a radius of 5 kms.

Further, details of the banking infrastructure in Kushinagar District are as under:

District	Bank Branches	BCs	ATMs	IPPBs
Kushinagar	230	7324	166	223

Moreover, 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), 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.

Also, in order to enhance financial literacy, including digital financial literacy, various awareness measures and initiatives are being undertaken which, inter-alia, are as under:

- i. The Centre for Financial Literacy (CFL) Project has been initiated by the Reserve Bank of India (RBI) since 2017 with an objective to adopt community-led innovative and participatory approaches to financial literacy. A total of 2,421 CFLs have been set up across the country, as on March 31, 2025, with one CFL covering three blocks on an average;
- ii. Banks have been advised to conduct camps through their FLCs on "Going Digital" through UPI and *99# (USSD) for general public and tailored camps for different target groups;
- iii. Rural branches of banks are required to conduct one camp per month covering all the messages that are part of the Financial Awareness Messages (FAME) booklet, which, inter alia, contains messages on various facets of financial literacy including basic banking, digital financial literacy, consumer protection etc;
- iv. Financial Literacy Week (FLW) has been conducted every year since 2016 to propagate the message of financial education on various themes among members of the public across the country; and
- v. RBI's multi-media, multilingual public awareness campaign, titled "RBI Kehta Hai" uses various mediums to promote financial literacy and to educate the public on safe banking practices.
