

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

**UN-STARRED QUESTION No. 1279**  
TO BE ANSWERED ON 9 FEBRUARY 2018 (FRIDAY)/MAGHA 20, 1939 (SAKA)

**Rural Bank Branches**

1279. SHRI NAGENDRA KUMAR PRADHAN:  
SHRI SANTOSH KUMAR:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has any proposal to increase the Rural Bank Branch across the country including Purnea in Bihar;
- (b) if so, the details thereof and if not, the reasons therefor;
- (c) the number of Gram Panchayats of each State that have not been covered by the Banks so far, State/UT-wise; and
- (d) the steps taken/being taken by the Government to increase the Rural Bank Branches?

**Answer**

**The Minister of State in the Ministry of Finance**  
**(SHRI SHIV PRATAP SHUKLA)**

(a) to (d) Reserve Bank of India (RBI) has rationalised its Branch Authorisation Policy and granted general permission to Domestic Scheduled Commercial banks (excluding Regional Rural Banks), to open banking outlets at any place in the country, without seeking prior approval of RBI in each case, subject to at least 25 % of the total number of banking outlets opened during a financial year being in unbanked rural centres.

To cover rural areas all across the country, 1.59 lakh Sub Service Areas (SSAs) have been created, where each SSA comprises of 1,000 to 1,500 households. 0.33 lakh rural SSAs are covered through bank branches and 1.26 lakh rural SSAs are covered through fixed location Bank Mitra.

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