

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

**UNSTARRED QUESTION No. 6568**

TO BE ANSWERED ON 6 APRIL 2018 (FRIDAY)/CHAITRA 16, 1940 (SAKA)

**Branch Expansion Policy under SAGY**

**6568. SHRI KRUPAL BALAJI TUMANE:**

**SHRIMATI BHAVANA PUNDALIKRAO GAWALI PATIL:**

Will the Minister of FINANCE be pleased to state:

- (a) the salient features of branch expansion policy of Public Sector Banks (PSBs);
- (b) the number of branches of PSBs which have been opened during the current plan period particularly in rural areas, year/bank-wise;
- (c) whether any representation have been received from public representatives regarding opening of new branches of State Bank of India (SBI) in villages under the Sansad Adarsh Gram Yojana (SAGY), if so, the details thereof, State-wise;
- (d) whether any survey has been conducted by the SBI in this regard and if so, the details thereof; and
- (e) the time by which new branches of SBI are likely to be opened under the above scheme?

**Answer**

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

- (a) As per extant guidelines dated 18.5.2017 on rationalizing of Branch Authorisation Policy, Reserve Bank of India (RBI) has 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 percent of the total number of banking outlets opened during a financial year being in unbanked rural centres with population less than 10,000. For this purpose, banking outlets opened in any centre having population less than 50,000 in North Eastern states and Sikkim and also Left Wing Extremism (LWE) affected districts as notified by the Government of India are also considered as equivalent to opening of banking outlets in unbanked rural centres.
- (b) Bank-wise information on number of branches of Public Sector Banks (PSBs), opened during 2014-15, 2015-16, 2016-17 and 2017-18 (up to December 2017) is at Annex.
- (c) to (e) State Bank of India (SBI) informed that survey has been conducted for all the 20 representations received for opening the branches under Sansad Adarsh Gram Yojana (SAGY). SBI informed that out of 20 representations, 14 centres were not found viable for opening of branches and one centre was not in the service area of the bank. Three Banking outlets have been opened at Golarghat in Odisha, Kishunpur in Jharkhand and Rahpura Jagir village in Uttar Pradesh. Rolling out of banking outlets in uncovered areas is a continuous process.

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**Annexure to part (b) of Lok Sabha question no. 6568 for 6.4.2018 regarding "Branch Expansion Policy under SAGY"**

**Number of branches opened by Public Sector Banks**

BANK	2014-15		2015-16		2016-17		2017-18 (till December 31)	
	RURAL	SEMI-URBAN	RURAL	SEMI-URBAN	RURAL	SEMI-URBAN	RURAL	SEMI-URBAN
ALLAHABAD BANK	108	103	52	30	12	14	1	2
ANDHRA BANK	101	112	97	71	29	27	0	0
BANK OF BARODA	121	120	45	48	20	42	13	11
BANK OF INDIA	117	62	70	35	44	34	2	0
BANK OF MAHARASHTRA	8	10	8	3	1	0	0	0
BHARATIYA MAHILA BANK LTD.	4	3	21	5	-	-	-	-
CANARA BANK	337	304	58	60	60	81	18	40
CENTRAL BANK OF INDIA	39	36	6	10	6	0	0	0
CORPORATION BANK	69	88	56	45	32	21	1	2
DENA BANK	41	40	40	38	7	7	0	0
IDBI BANK LIMITED	108	139	42	69	19	30	10	11
INDIAN BANK	46	39	45	35	33	28	2	7
INDIAN OVERSEAS BANK	35	42	9	15	3	2	0	0
ORIENTAL BANK OF COMMERCE	53	25	30	23	10	4	1	2
PUNJAB AND SIND BANK	70	17	10	8	4	10	4	1
PUNJAB NATIONAL BANK	153	108	67	61	65	42	12	6
STATE BANK OF BIKANER AND JAIPUR	57	11	31	4	-	-	-	-
STATE BANK OF HYDERABAD	44	38	40	24	-	-	-	-
STATE BANK OF INDIA	188	112	122	88	142	85	10	2
STATE BANK OF MYSORE	21	15	7	7	9	4	-	-
STATE BANK OF PATIALA	36	16	14	5	2	0	-	-
STATE BANK OF TRAVANCORE	8	21	14	7	3	12	-	-
SYNDICATE BANK	121	70	75	102	62	45	26	19
UCO BANK	36	58	29	13	22	7	1	2
UNION BANK OF INDIA	53	77	29	49	28	24	5	7
UNITED BANK OF INDIA	1	2	0	4	10	12	0	1
VIJAYA BANK	32	26	67	91	40	44	39	18
<b>Total</b>	<b>2007</b>	<b>1694</b>	<b>1084</b>	<b>950</b>	<b>663</b>	<b>575</b>	<b>145</b>	<b>131</b>

Source: RBI

Notes: - Acquisition of erstwhile associate banks of State Bank of India and Bharatiya Mahila Bank by State Bank of India was effected on April 1, 2017.

'Rural' includes centres with population of less than 10,000, 'Semi-Urban' includes centres with population of 10,000 and above but less than of one lakh. All population figures are as per census 2011.