

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

UNSTARRED QUESTION No. 1838

To be answered on Friday, July 27, 2018/Shravana 5, 1940 (Saka)

Banking Facility in Gram Panchayats

1838. SHRI RAJAN VICHARE:

Will the Minister of FINANCE be pleased to state:

- (a) the total number of gram panchayats and villages having banking facilities, State/UT-wise particularly in Maharashtra;
- (b) the details of the scheme to provide banking facility in those villages not having such facilities; and
- (c) the modalities employed to implement Direct Benefit Transfer in the accounts of the beneficiaries?

Answer

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

- (a) As informed by Reserve Bank of India (RBI), the details of gram panchayats and villages having banking facilities is not available with them. However data related to the functioning branches of scheduled commercial banks State/UT wise and population group wise is Annexed.
- (b) 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.
- (c) Direct Benefit Transfer (DBT) Mission, Cabinet Secretariat has informed that under DBT, benefits like wage payments, fuel subsidies, food grain subsidies etc. are sent directly into the beneficiaries' account. The benefits are transferred using preferably Aadhaar Payment Bridge (APB), or through NEFT/RTGS.

Annexure to Lok Sabha unstarred question no. 1838 for 27.7.2018 regarding Banking Facility in Gram Panchayat

Number of Functioning Branches of Scheduled Commercial Banks as on 31.03.2018 - State/UTs and Population Group wise

Region/State/ UTs	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	TOTAL
CENTRAL REGION					
CHHATTISGARH	1,063	692	490	293	2,538
MADHYA PRADESH	2,306	1,932	1,074	1,309	6,621
UTTAR PRADESH	7,716	3,840	2,820	2,670	17,046
UTTARAKHAND	938	527	597	0	2,062
Total	12,023	6,991	4,981	4,272	28,267
EASTERN REGION					
ANDAMAN & NICOBAR IS	23	12	33	0	68
BIHAR	3,266	2,203	1,061	496	7,026
JHARKHAND	1,348	778	441	445	3,012
ODISHA	2,568	1,273	1,026	0	4,867
SIKKIM	72	20	53	0	145
WEST BENGAL	3,662	1,658	1,805	1,643	8,768
Total	10,939	5,944	4,419	2,584	23,886
NORTH EASTERN REGION					
ARUNACHAL PRADESH	73	81	0	0	154
ASSAM	1,309	739	608	0	2,656
MANIPUR	80	43	60	0	183
MEGHALAYA	170	77	101	0	348
MIZORAM	67	53	75	0	195
NAGALAND	53	72	41	0	166
TRIPURA	235	188	114	0	537
Total	1,987	1,253	999	0	4,239
NORTHERN REGION					
CHANDIGARH	11	6	383	0	400
HARYANA	1,616	1,206	1,745	259	4,826
HIMACHAL PRADESH	1,209	311	83	0	1,603
JAMMU & KASHMIR	890	411	279	182	1,762
NCT OF DELHI	68	89	12	3,371	3,540
PUNJAB	2,534	2,015	1,169	726	6,444
RAJASTHAN	2,853	2,044	1,260	1,007	7,164
Total	9,181	6,082	4,931	5,545	25,739
SOUTHERN REGION					
ANDHRA PRADESH	2,383	2,065	1,640	765	6,853
KARNATAKA	3,485	2,347	2,039	2,228	10,099
KERALA	331	4,500	1,424	0	6,255
LAKSHADWEEP	6	7	0	0	13
PUDUCHERRY	51	72	119	0	242
TAMIL NADU	2,926	3,901	1,498	2,477	10,802
TELANGANA	1,536	1,157	608	1,876	5,177
Total	10,718	14,049	7,328	7,346	39,441
WESTERN REGION					
DADRA & NAGAR HAVELI	14	47	0	0	61
DAMAN & DIU	3	44	0	0	47
GOA	279	394	0	0	673
GUJARAT	2,488	2,004	1,265	2,132	7,889
MAHARASHTRA	3,116	2,888	1,429	4,976	12,409
Total	5,900	5,377	2,694	7,108	21,079
All India	50,748	39,696	25,352	26,855	1,42,651

Source: Reserve Bank of India (RBI)

