Opening of Bank Branches

1657. SHRI RAMESH CHANDER KAUSHIK: SHRIMATI RAMA DEVI:
SHRI MAHABALI SINGH: SHRI SUNIL KUMAR PINTU:
MS. LOCKET CHATTERJEE: SHRI AJAY KUMAR MANDAL:

Will the Minister of FINANCE be pleased to state:
(a) whether the Governments of Bihar, West Bengal, Haryana and Maharashtra have sent a proposal to open at least one branch of any nationalized bank in every Panchayat of these States;
(b) if so, the details thereof and the present status of the proposal;
(c) whether the said State Governments have taken up this matter with the NITI Aayog in the last meeting; and
(d) if so, the details thereof?

Answer
The Minister of State in the Ministry of Finance
(DR. BHAGWAT KARAD)

(a) to (d) In terms of the revised guidelines issued by Reserve Bank of India (RBI) vide circular No DBR.BAPD.BC.69/22.01.001/2016-17 dated May 18, 2017 on ‘Rationalization of Branch Authorization Policy’ the term “Branch” has been substituted by “Banking Outlet (BO)” which includes both physical brick and mortar branches and Business Correspondent (BC) outlets, to enable banks in expanding their network even in remote rural areas in a cost-effective manner for hassle free services to customers.

Based on the data uploaded by Banks on Jan Dhan Darshak (JDD) App, the details of banking infrastructure in the State of Bihar, West Bengal, Haryana and Maharashtra, as on 31.01.2023, is as under:

<table>
<thead>
<tr>
<th>State</th>
<th>Branches</th>
<th>ATMs</th>
<th>BCs</th>
<th>IPPBs</th>
<th>Mapped Inhabited Villages</th>
<th>Unbanked Villages</th>
<th>Villages Covered</th>
<th>Percentage Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bihar</td>
<td>7,844</td>
<td>7,064</td>
<td>81,844</td>
<td>8,431</td>
<td>39,223</td>
<td>0</td>
<td>39,223</td>
<td>100.00%</td>
</tr>
<tr>
<td>Haryana</td>
<td>5,781</td>
<td>6,298</td>
<td>11,560</td>
<td>2,628</td>
<td>6,650</td>
<td>0</td>
<td>6,650</td>
<td>100.00%</td>
</tr>
<tr>
<td>Maharashtra</td>
<td>17,284</td>
<td>25,527</td>
<td>51,276</td>
<td>11,771</td>
<td>37,842</td>
<td>5</td>
<td>37,837</td>
<td>99.99%</td>
</tr>
<tr>
<td>West Bengal</td>
<td>9,697</td>
<td>11,906</td>
<td>27,819</td>
<td>6,956</td>
<td>37,321</td>
<td>0</td>
<td>37,321</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

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