

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

UNSTARRED QUESTION NO. 1657

ANSWERED ON MONDAY, FEBRUARY 13, 2023/MAGHA 24, 1944 (SAKA)

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: -

Banking Infrastructure from JDD App as on 31.01.2023								
State	Branches	ATMs	BCs	IPPBs	Mapped Inhabited Villages	Unbanked Villages	Villages Covered	Percentage Coverage
Bihar	7,844	7,064	81,844	8,431	39,223	0	39,223	100.00%
Haryana	5,781	6,298	11,560	2,628	6,650	0	6,650	100.00%
Maharashtra	17,284	25,527	51,276	11,771	37,842	5	37,837	99.99%
West Bengal	9,697	11,906	27,819	6,956	37,321	0	37,321	100.00%
