

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION No. 1629

Answered on Monday, July 31, 2023/ Sravana 9, 1945 (Saka)

NATIONALISED BANKS IN RURAL AREAS

1629. SHRI RAMESH CHANDER KAUSHIK: SHRI SUNIL KUMAR PINTU: MS. LOCKET CHATTERJEE: SHRI JUGAL KISHORE SHARMA: SHRIMATI RITI PATHAK:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Governments of Bihar, West Bengal, Jammu and Kashmir, Haryana and Madhya Pradesh have sent a proposal to open at least one branch of any nationalized bank in each of the panchayats the States;
- (b) if so, the details thereof along with the current status of the said proposals; and
- (c) whether Bihar, West Bengal, Jammu and Kashmir, Haryana and Madhya Pradesh Governments have taken up the said matter in the last meeting with NITI Aayog and if so, the details thereof?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR BHAGWAT KARAD)

(a) to (c) In terms of the revised guidelines issued by Reserve Bank of India (RBI) 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.

Currently, the endeavour of the Government is to ensure availability of banking outlet (Bank branch/ Business Correspondent/ India Post Payments Bank) within 5 kilometres of all inhabited villages in country. Availability of banking outlets is monitored by a Geographic Information System (GIS) based App., namely, Jan Dhan Darshak (JDD) App.

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, Jammu and Kashmir, Haryana and Madhya Pradesh, as on 30.06.2023, is as follows:

Banking Infrastructure as per JDD App as on 30.06.2023				
State	Branches	BCs	IPPBs	% of villages covered with banking outlets
Bihar	7,906	106,086	8,531	100.00%
West Bengal	9,811	28,133	7,124	100.00%
Jammu & Kashmir	2,187	2,458	1,724	99.97%
Haryana	5,846	14,724	2,681	100.00%
Madhya Pradesh	8,108	77,772	8,310	99.98%
