

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

**UNSTARRED QUESTION No. 1631**

ANSWERED ON MONDAY, MARCH 02, 2020/ PHALGUNA 12, 1941 (SAKA)

**Banking Facilities in Rural Areas**

1631. SHRI SANJAY JADHAV:  
SHRI ARVIND GANPAT SAWANT:  
SHRI AJAY NISHAD:  
DR. NISHIKANT DUBEY:  
SHRI SUMEDHANAND SARASWATI:  
SHRI RAJIV PRATAP RUDY:  
SHRI HARISH DWIVEDI:

Will the Minister of FINANCE be pleased to state:

(a) the details of the total number of public and private sector bank branches in the country at present, State/UT-wise;

(b) whether there are many villages/gram panchayats with a population of more than 3000 not having any banking facilities and if so, the details thereof;

(c) whether the Government proposes to provide banking facilities in the said rural areas, if so, the details thereof and if not, the reasons therefor, State/UT-wise;

(d) whether the Government proposes to open new branches of the public and private sector banks across the country including in backward rural areas, if so, the details thereof including the number of bank branches opened during each of the last three years and the current year, State/UT-wise; and

(e) the other steps taken/proposed to be taken by the Government to provide banking facilities in rural areas across the country?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI ANURAG SINGH THAKUR)

(a) As informed by Reserve Bank of India (RBI), the State/UT-wise number of branches of Scheduled Commercial Banks in the country as on 30.09.2019 is at Annexure 1.

(b) to (e) Under Pradhan Mantri Jan-Dhan Yojana (PMJDY), all villages were mapped by banks into 1.59 lakh Sub-Service Areas (SSAs) with one SSA catering to 1,000 to 1,500 households. As informed by banks, while 0.33 lakh SSAs have been covered with bank branches, 1.26 lakh SSAs are covered by deployment of interoperable Business Correspondents (BCs).

As per extant guidelines dated 18.5.2017 on rationalisation 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 (a fixed point service delivery unit, manned by either bank's staff or its Business Correspondent

(BC)) 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 i.e. centres having population less than 10,000 (Tier 5 and Tier 6 centres).

Further, ten Small Finance banks and seven Payments Banks have been licensed by RBI for providing banking services across the country including the rural centres.

In pursuance of RBI guidelines, rolling out of banking outlets in uncovered areas is a continuous process and looked after by State Level Bankers' Committee (SLBC), in consultation with the concerned State Government, member banks and other stakeholders. Banks, inter-alia, consider proposals for opening banking outlets in the light of RBI's instructions, their business plans and their commercial viability. To further assess the viability for opening a banking outlet, banks carry out survey as required.

As informed by RBI, State/UT-wise number of branches opened by Commercial Banks as on 30.09.2019 along with last three years is at Annexure 2.

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## Annexure 1

<b>Annexure as referred in reply to part (a) of the Lok Sabha unstarred Q. No. 1631 for answer on 02.03.2020</b>	
<b>Total number of Functioning Branches of Scheduled Commercial Banks as on 30.09.2019 - State/ UT wise</b>	
<b>Region/State/ UTs</b>	<b>TOTAL</b>
<b>CENTRAL REGION</b>	29,290
CHHATTISGARH	2,722
MADHYA PRADESH	6,950
UTTAR PRADESH	17,483
UTTARAKHAND	2,135
<b>EASTERN REGION</b>	24,601
ANDAMAN & NICOBAR ISLAND	72
BIHAR	7,252
JHARKHAND	3,089
ODISHA	5,093
SIKKIM	158
WEST BENGAL	8,937
<b>NORTH EASTERN REGION</b>	4,496
ARUNACHAL PRADESH	169
ASSAM	2,807
MANIPUR	208
MEGHALAYA	367
MIZORAM	203
NAGALAND	179
TRIPURA	563
<b>NORTHERN REGION</b>	26,444
CHANDIGARH	392
HARYANA	5,036
HIMACHAL PRADESH	1,625
JAMMU & KASHMIR	1,798
NCT OF DELHI	3,597
PUNJAB	6,512
RAJASTHAN	7,484
<b>SOUTHERN REGION</b>	40,861
ANDHRA PRADESH	7,051
KARNATAKA	10,438
KERALA	6,532
LAKSHADWEEP	14
PUDUCHERRY	261
TAMIL NADU	11,361
TELANGANA	5,204
<b>WESTERN REGION</b>	22,004
DADRA & NAGAR HAVELI	62
DAMAN & DIU	48
GOA	676
GUJARAT	8,290
MAHARASHTRA	12,928
<b>All India</b>	<b>147,696</b>

Source: Reserve Bank of India

<b>Annexure as referred in reply to part (d) of the Lok Sabha unstarred Q. No. 1631 for answer on 02.03.2020</b>				
<b>Number of Branches Opened by Commercial Banks - State/UT-wise</b>				
<b>STATE/UT</b>	<b>2016-17</b>	<b>2017-18</b>	<b>2018-19</b>	<b>2019-20 (till September 30, 2019)</b>
ANDAMAN & NICOBAR ISLANDS	1	2	1	3
ANDHRA PRADESH	301	194	172	67
ARUNACHAL PRADESH	5	3	14	1
ASSAM	115	72	105	32
BIHAR	214	207	217	40
CHANDIGARH	18	10	7	9
CHHATTISGARH	98	71	141	46
DADRA & NAGAR HAVELI	5	1	1	1
DAMAN & DIU	0	0	0	2
GOA	20	6	9	4
GUJARAT	300	271	269	267
HARYANA	216	146	177	78
HIMACHAL PRADESH	54	26	24	5
JAMMU & KASHMIR	16	36	55	7
JHARKHAND	98	70	89	33
KARNATAKA	443	260	399	156
KERALA	176	146	137	84
LAKSHADWEEP	0	0	1	0
MADHYA PRADESH	271	197	299	90
MAHARASHTRA	405	367	526	214
MANIPUR	16	13	23	2
MEGHALAYA	7	4	15	5
MIZORAM	18	2	9	2
NAGALAND	15	0	12	1
NCT OF DELHI	132	85	97	49
ODISHA	167	128	156	96
PUDUCHERRY	11	13	12	3
PUNJAB	247	163	122	50
RAJASTHAN	269	347	227	94
SIKKIM	3	9	8	5
TAMIL NADU	498	383	544	192
TELANGANA	193	142	144	87
TRIPURA	10	14	17	7
UTTAR PRADESH	561	335	384	138
UTTARAKHAND	53	56	67	18
WEST BENGAL	259	209	206	70
<b>Total</b>	<b>5215</b>	<b>3988</b>	<b>4686</b>	<b>1958</b>

Source: Reserve Bank of India