

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

**UNSTARRED QUESTION NO. 3289**

ANSWERED ON MONDAY, AUGUST 09, 2021 / SRAVANA 18, 1943 (SAKA)

**Opening of Brick and Mortar Branches**

3289. Shri. Mahesh Sahoo:

Will the Minister of FINANCE be pleased to state:

(a) whether the Government will apprise the house regarding steps taken by it for opening of Brick and Mortar branches by the Scheduled Commercial Banks in all 4649 unbanked Gram Panchayats in Odisha and if so, the details thereof;

(b) if not, whether any specific steps have been taken by the Government for covering 978 Gram Panchayats which do not have any banking outlets as on 31st March, 2021; and

(c) the number and details of Gram Panchayats in Angul and Dhenkanal districts without any banking outlets and the number and details of those Gram Panchayats which would have the banking facilities soon along with the time by when such banking facilities could get functional?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR BHAGWAT KARAD)

(a) to (c) As per extant guidelines dated 18.05.2017 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 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).

In pursuance of RBI guidelines, rolling out of banking outlets in uncovered areas is a continuous process looked after by the 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.

To ensure availability of banking outlet (Bank branch / Business Correspondent), within 5 kilometers of all inhabited villages, the Government has launched a Geographic Information System (GIS) based app., namely, Jan Dhan Darshak App (JDD App) developed by National Informatics Centre (NIC). Banks upload the GIS location of their branches, Business Correspondents (BCs) and Automated Teller Machines (ATMs) on the app.

As per JDD App data, no Gram Panchayat (GP) of Odisha is uncovered since all have banking outlets (Bank Branch/BC/IPPB Centre) within the radius of 5 kms. However, as informed by SLBC, Odisha, and as per the JDD app data uploaded by the banks, as on 05.08.2021, there are only 13 villages in 11 GPs in Odisha State which are not having a banking touchpoint/outlet.

Further, all villages in Dhenkanal and Angul districts are covered by banking touchpoint/outlet within a 5 km distance. Thus, all GPs in these two districts are covered by banking touchpoints/outlets.

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