

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

UNSTARRED QUESTION No. 3291

Answered on Monday, August 09, 2021/ Sravana 18, 1943 (Saka)

Setting Up of Banks

†3291. SHRI RAHUL KASWAN: SHRI KRIPANATH MALLAH: SHRI CHANDESHWAR PRASAD:

Will the Minister of FINANCE be pleased to state:

- (a) the norms for opening branches of banks in villages of the country and whether according to Reserve Bank of India many villages of the country still do not have branches of banks and if so, the details thereof, State/UT-wise;
- (b) the details and number of branches of nationalised banks in Assam, district-wise and whether the Government is aware that there is an urgent public demand of opening a new branch at Kazirbazar in Karimganj district of Assam and whether the Government is planning to open a new branch in this district and if so, the details thereof along with the time by when it is likely to be opened and if not, the reasons therefor; and
- (c) whether the Government has also a proposal to open a bank in Karpi of Arwal district in Bihar and if so, the details thereof and if not, the reasons therefor along with the details of requests received from public representatives in this regard?

Answer

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

(a) to (c) 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 at any place in the country, without seeking prior approval of RBI in each case, subject to at least 25% of the total number of banking outlets [a fixed-point service delivery unit, manned either by bank's staff or its Business Correspondent (BC)] opened during a financial year in unbanked rural centres i.e. centres having population less than 10,000 (Tier 5 and Tier 6 centres).

Further, 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 data uploaded by the banks on JDD App as on 31.7.2021, out of the 5.538 lakh mapped villages on the app, 5.535 lakh (99.95%) villages are having a banking outlet (branch or BC) within 5 kilometers distance.

In addition to above, the requirement of new banking outlets, as received from time to time, is discussed in meetings of the concerned District Level Consultative Committee (DLCC)/ State Level Banker's Committee (SLBC) and based on the recommendations made, new outlets are opened by different banks.

District-wise details of branches of Public Sector Banks in Assam including Karimganj as on 31.3.2021 is Annexed. As informed by SLBC Assam, presently, the location is well served by Punjab National Bank branch at Anipur which is within 3 KM from Kazirbazar. Further, the centre is also served by one Customer Service Point (CSP) of State Bank of India.

As informed by SLBC Bihar, 13 Bank Branches (06 Branches of commercial Banks & 07 Branches of Regional Rural Bank) and 38 Customer Service Points (CSPs) are operational in Karpi Block of Arwal district in Bihar.

Representations from public representatives, as and when received, are forwarded to concerned State Level Banker's Committees (SLBCs). 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 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.

Annexure as referred to in part (b) of reply to the Lok Sabha Un-Starred Question No. 3291 for 09.08.2021 on "Setting Up of Banks"		
Number of Functioning branches of Public Sector Banks in Assam State as on 31.3.2021		
Sr. No.	District	Branches of Public Sector Banks
1	Baksa	26
2	Barpeta	57
3	Biswanath	21
4	Bongaigaon	28
5	Cachar	83
6	Charaideo	13
7	Chirang	12
8	Darrang	29
9	Dhemaji	18
10	Dhubri	31
11	Dibrugarh	111
12	Goalpara	32
13	Golaghat	45
14	Hailakandi	21
15	Hojai	24
16	Jorhat	71
17	Kamrup	74
18	Kamrup Metropolitan	250
19	Karbi Anglong	16
20	Karimganj	38
21	Kokrajhar	24
22	Lakhimpur	41
23	Majuli	7
24	Morigaon	30
25	Nagaon	68
26	Nalbari	38
27	North Cachar Hills	14
28	Sibsagar	47
29	Sonitpur	62
30	South Salmara-Mankachar	11
31	Tinsukia	92
32	Udalguri	19
33	West Karbi Anglong	5
Total		1458

Source: Reserve Bank of India