

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

**UNSTARRED QUESTION No. 2343**

ANSWERED ON MONDAY, DECEMBER 13, 2021/AGRAHAYANA 22, 1943 (SAKA)

**Banking Facilities at Gram Panchayats**

2343. SHRIMATI MANJULATA MANDAL:

Will the Minister of Finance be pleased to state:

- (a) the steps taken by Government to cover unbanked Gram Panchayats (GPs) in the State of Odisha; and
- (b) the number of unbanked GPs in particular in the districts of Odisha to be covered?

**Answer**

The Minister of State in the Ministry of Finance  
(DR BHAGWAT KARAD)

(a) and (b) In terms of the revised guidelines issued by Reserve bank of India (RBI) vide circular on 'Rationalization of Branch Authorization Policy' No. DBR.BAPD.BC.69/22.01.001/2016-17 dated May 18, 2017, 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 in rural areas.

Further, in pursuance of extant 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, all Gram Panchayat (GP) of Odisha is covered with banking outlets (Bank Branch/BC/IPPB Centre) within the radius of 5 kms.

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