

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

UNSTARRED QUESTION No. 3644

ANSWERED ON MONDAY, DECEMBER 20, 2021/AGRAHAYANA 29, 1943 (SAKA)

New Bank Branches in Maharashtra

3644. SHRI PRATAPRAO PATIL CHIKHLIKAR

Will the Minister of FINANCE be pleased to state:

- (a) whether the number of nationalised bank branches is very less in Nanded district of Maharashtra;
- (b) if so, whether enormous difficulties are being faced by the traders, farmers in making financial transactions and obtaining loans owing to shortage in the number of bank branches;
- (c) if so, the details thereof;
- (d) whether the Government has prepared any action plan to set up new branches of nationalised banks;
- (e) if so, the details thereof along with the time by which the work is likely to be completed; and
- (f) if not, the reasons therefor?

Answer

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

(a) to (c) As per Jan DhanDarshak App data (JDD App), as on 30.11.2021, there are 238 Bank Branches in Nanded District including 110 branches of Public Sector Banks. This district has 79 Banking Touch Points per lakh population which is at par with State (Maharashtra) average and it is more than the National average of 71. Banking touch-points including Bank Branches and Banking Correspondents (BCs) in district are providing convenient, seamless banking facility for the people of the district. In addition to their normal banking activities BCs are also spreading awareness about loan products & facilitating identification of borrowers, collection and preliminary processing of loan applications received from their customers.

(d) to (f) 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.

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.

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 30.11.2021, out of the 5.538 lakh mapped villages on the app, 5.535 lakh (99.96%) villages are having a banking outlet (branch or BC) within 5 kilometers distance.
