

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

**UN-STARRED QUESTION No. 2974**

ANSWERED ON MONDAY, MARCH 21, 2022 / PHALGUNA 30, 1943 (SAKA)

**Bank Branches in Uttar Pradesh**

**2974. SHRIMATI KESHARI DEVI PATEL:**

Will the Minister of FINANCE be pleased to state:

- (a) the number of Public and Private Sector banks branches in proportion to the population of Uttar Pradesh including Prayagraj;
- (b) the number of additional branches proposed to be opened in future, district wise;
- (c) the number of applications received in Uttar Pradesh including Prayagraj under the Startup India Scheme along with the number of applications approved so far;
- (d) the names and details of products for which maximum number of applications were received and approved under the Startup India Scheme; and
- (e) whether the time limit has been fixed for credit from banks under the Startup India Scheme and if so, the details thereof?

**Answer**

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

- (a) As informed by the State Level Bankers' Committee (SLBC), Uttar Pradesh, the status of coverage of population (as per census 2011) by Banking Outlets in the State of Uttar Pradesh and Prayagraj District is given below:

Banking Outlets	State of UP		Prayagraj	
	No. of banking outlets	Banking outlet per lakh population (Pop. – 19.95 crore)	No. of banking outlets	Banking outlet per lakh population (Pop. – 59.54 lakhs)
Total Brick & Mortar Branches	19056	10	620	10
Bank Mitras (incl. IPPBs)	66173	33	1905	32
Bank Sakhi (under Govt. of UP Scheme) – One GP One BC	20360	10	571	10
Total Banking Outlets	105589	53	3096	52
ATMs	18922	10	795	13
Grand Total	124511	63	3891	65

(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

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/India Post Payments Bank), within 5 kilometres 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 on 28.02.2022, as per GIS data, there are 97,211 mapped inhabited villages in the State of Uttar Pradesh and all of these villages have at least one banking outlet within a distance of 5 kilometers.

(c) to (e) As informed by the Department of Promotion of Industry and Internal Trade (DPIIT), Startup India is a flagship initiative of Government of India, launched on 16<sup>th</sup> January 2016 and aims at building a strong ecosystem for nurturing innovation and Startups in the country. Under this initiative, as on 07<sup>th</sup> March 2022, a total of 5,833 eligible entities have been recognised as startup from the State of Uttar Pradesh with 130 startups from Prayagraj.

The data of startup recognition, under Start up India, is compiled industry/sector-wise and not product wise. List of industry-wise number of startups recognized by DPIIT is at **Annexure**.

No guidelines have been prescribed fixing the time limit for credit from banks under the Startup India Scheme. However, Government is providing assistance under this initiative, under the following two schemes:

- i) Fund of Funds for Startups Scheme
- ii) Startup India Seed Fund Scheme

Under the Fund of Funds for Startups Scheme (FFS), a corpus of Rs.10,000 crore has been sanctioned, spread over the 14<sup>th</sup> and 15<sup>th</sup> Finance Commission cycles. The Scheme is operated and managed by Small Industries Development Bank of India (SIDBI). However, no direct financial assistance to startups is provided, under this scheme. Instead, it supports SEBI- registered Alternative Investment Funds (AIFs), who in turn invest money in growing Indian startups through equity and equity-linked instruments.

Under the Startup India Seed Fund Scheme (SISFS), Rs.945 crore has been sanctioned for a period of 4 years starting from 2021-22. The funds are released to Startups through approved Incubators.

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**Annexure as referred to in part (c) to (e) of Lok Sabha Unstarred Question No. 2974 for 21.03.2022  
regarding “Bank Branches in Uttar Pradesh”**

<b>Industries</b>	<b>No. of Recognised startups</b>
Advertising	520
Aeronautics Aerospace & Defence	568
Agriculture	2974
AI	1302
Airport Operations	6
Analytics	533
Animation	64
AR VR (Augmented + Virtual Reality)	361
Architecture Interior Design	354
Art & Photography	210
Automotive	1191
Biotechnology	130
Chemicals	493
Computer Vision	199
Construction	2246
Dating Matrimonial	53
Design	505
Education	4343
Enterprise Software	1310
Events	274
Fashion	784
Finance Technology	2035
Food & Beverages	2958
Green Technology	1545
Healthcare & Lifesciences	6016
House-Hold Services	445
Human Resources	1231
Indic Language Startups	161
Internet of Things	1207
IT Services	8203
Logistics	207
Marketing	1359
Media & Entertainment	1039
Nanotechnology	114
Non- Renewable Energy	1307
Other Specialty Retailers	457
Others	1276
Passenger Experience	5
Pets & Animals	161
Professional & Commercial Services	3224
Real Estate	518
Renewable Energy	1726
Retail	1565
Robotics	380
Safety	207
Security Solutions	666

Social Impact	436
Social Network	529
Sports	319
Technology Hardware	2006
Telecommunication & Networking	630
Textiles & Apparel	853
Toys and Games	102
Transportation & Storage	1105
Travel & Tourism	1027
Waste Management	270
Not Specified	1301
<b>Grand Total</b>	<b>65010</b>