

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION No. 4129
ANSWERED ON MONDAY, MARCH 28, 2022/CHAITRA 7, 1944 (SAKA)

Bank Branches in Rural Areas

4129. SHRI OMPRAKASH BHUPALSINH alias PAWAN RAJENIMBALKAR: SHRI VINAYAK RAUT:

Will the Minister of FINANCE be pleased to state:

- (a) the norms for setting up branches of banks in rural areas of the country;
- (b) whether as per the Reserve Bank of India, several villages of the country do not have any branch of banks at present, if so, the details thereof and the reasons therefor, State/UT-wise;
- (c) the number and details of nationalised bank branches in Maharashtra, district-wise;
- (d) whether demand to open a new branch at the earliest has been raised in several districts of Maharashtra, if so, the details thereof;
- (e) the time by which new branches are likely to be opened in these districts, the details thereof particularly in regard to Osmanabad Parliamentary Constituency; and
- (f) the details of the requests received from the public representatives in this regard and the details of the action taken thereon?

Answer

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

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

As informed by Reserve Bank of India (RBI), State-wise/ UT wise roadmap (targets) and achievements for providing banking facilities to the villages with population more than 5000, more than 2000 and less than 2000 is at Annexure I, II and III.

Further to the above, in order to ensure availability of banking outlet (Bank branch/ Business Correspondent/ India Post Payments Bank) within 5 kilometres of all inhabited villages in country, the Government has launched a Geographic Information System (GIS) based App., namely, Jan Dhan Darshak App. Based on the data uploaded by the Banks on this App, as on 28.02.2022, there are 5,53,804 mapped inhabited villages in the country, out of which 5,53,571 (99.96%) are covered with a banking outlet. For the state of Maharashtra, out of the 37,842 inhabited villages mapped on this App, 37,812 villages (99.92 %) are covered with a banking outlet.

District -wise number of Public Sector Bank branches in Maharashtra is at Annexure - IV.

(d) to (f) 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. Accordingly, as and when any request for opening of branch is received, the same is forwarded to concerned SLBCs / UTLBCs for appropriate action in consultation with the State Governments, Member banks & other stakeholders.

**Annexure-I as referred to in respect of Lok Sabha Question No. 4129 for reply on
28.03.2022**

**Provision of banking services through banking outlets in villages having population more
than 5000 for half year ended September 2021**

S.No	State/UT	Target	Villages Covered			Total (Completion)
			By brick & mortar branches	By Banking Outlets		
				BOs manned by bank's staff	BOs manned by BCs	
1	A & N Islands	0				0
2	Andhra Pradesh	567	58	0	509	567
3	Arunachal Pradesh	1	1	0	0	1
4	Assam	175	82	0	93	175
5	Bihar	602	16	0	586	602
6	Chandigarh	0				0
7	Chhattisgarh	29	8	1	20	29
8	D & N Haveli and Daman & Diu	0				0
9	Delhi	15	13	1	1	15
10	Goa	1	1			1
11	Gujarat	402	113	0	289	402
12	Haryana	194	40	0	154	194
13	Himachal Pradesh	1	1	0	0	1
14	UT of J&K and Ladakh	104	10	43	38	91
15	Jharkhand	259	32	122	105	259
16	Karnataka	210	32	133	45	210
17	Kerala	6	5	0	1	6
18	Lakshadweep	0				0
19	Madhya Pradesh	47	12	0	35	47
20	Maharashtra	286	267	0	9	276
21	Manipur	46	8	0	38	46
22	Meghalaya	7	0	7	0	7
23	Mizoram	2	2			2
24	Nagaland	32	20	0	11	31
25	Odisha	78	12		66	78
26	Puducherry	0				0
27	Punjab	53	24	0	29	53
28	Rajasthan	171	50	0	121	171
29	Sikkim	0	0	0	0	0
30	Tamilnadu	926	69	239	618	926
31	Telangana	255	59	0	196	255
32	Tripura	38	33	0	5	38
33	Uttar Pradesh	3977	2080	195	1702	3977
34	Uttarakhand	5	3		2	5
35	West Bengal	204	55	11	138	204
	Total	8693	3106	752	4811	8669

**Annexure-II as referred to in respect of Lok Sabha Unstarred Question No .4129 for
reply on 28.03.2022**

Roadmap for villages having population more than 2000

S.No.	State	Target	Branches	BC	Others	Total (Completion)
1	Andhra Pradesh	6640	304	6281	55	6640
2	Arunachal Pradesh	11	6	4	1	11
3	Assam	2319	296	2023	0	2319
4	Bihar	9213	139	8696	378	9213
5	Chandigarh	1	1	0	0	1
6	Chhatisgarh	1050	14	802	234	1050
7	Dadra Nager Haveli	30	5	23	2	30
8	Daman & Diu	7	1	6	0	7
9	Delhi	110	23	84	3	110
10	Goa	41	1	36	4	41
11	Gujarat	3515	101	2725	689	3515
12	Haryana	1838	100	1728	10	1838
13	Himachal Pradesh	48	4	44	0	48
14	Jammu & Kashmir	795	10	757	28	795
15	Jharkhand	1541	65	1463	13	1541
16	Karnataka	3395	318	3035	42	3395
17	Kerala	120	12	104	4	120
18	Madhya Pradesh	2736	105	2439	192	2736
19	Maharashtra	4292	100	4071	121	4292
20	Manipur	186	14	172	0	186
21	Meghalaya	39	15	18	6	39
22	Mizoram	14	5	9	0	14
23	Nagaland	196	41	155	0	196
24	Orissa	1877	54	1740	83	1877
25	Puducherry	43	6	35	2	43
26	Punjab	1576	71	1481	24	1576
27	Rajasthan	3883	32	3849	2	3883
28	Sikkim	43	1	42	0	43
29	TamilNadu	4445	87	4133	225	4445
30	Tripura	419	5	414	0	419
31	U.T.of Andaman	9	0	8	1	9
32	Uttar Pradesh	16270	354	15817	99	16270
33	Uttarakhand	226	18	198	10	226
34	West Bengal	7486	185	7197	104	7486
	Grand Total	74414	2493	69589	2332	74414

**Annexure-III as referred to in respect of Lok Sabha Question No.4129 for reply on
28.03.2022**

**Provision of banking services through banking outlets or part-time banking outlets in
villages having population less than 2000 for half-year ended September 2021**

Sr. No.	State	Target	Villages Covered			Total (Completion)
			By Branches	By BCs	Other modes	
1	A & N Islands	228	221	4	0	225
2	Andhra Pradesh	10731	424	10298	9	10731
3	Arunachal Pradesh	3819	218	2913	683	3814
4	Assam	21955	829	21084	42	21955
5	Bihar	27343	455	26830	54	27339
6	Chandigarh	0				0
7	Chhattisgarh	19063	1155	17528	353	19036
8	Dadra Nager & Haveli	34	5	29	0	34
9	Daman & Diu	12	2	10	0	12
10	Delhi	20	2	12	6	20
11	Goa	185	35	119	31	185
12	Gujarat	13130	204	12890	36	13130
13	Haryana	4077	202	3255	610	4067
14	Himachal Pradesh	20060	189	19871	0	20060
15	Jammu & Kashmir	5582	168	5144	270	5582
16	Jharkhand	26165	767	25398	0	26165
17	Karnataka	23080	301	22702	77	23080
18	Kerala	7	0	7	0	7
19	Lakshadweep	1	0	1	0	1
20	Madhya Pradesh	47660	1402	32508	13750	47660
21	Maharashtra	35150	4177	27981	2992	35150
22	Manipur	2252	8	2129	0	2137
23	Meghalaya	6459	1637	4642	0	6279
24	Mizoram	660	20	397	134	551
25	Nagaland	950	101	818	31	950
26	Odisha	45888	4261	40704	923	45888
27	Puducherry	25	9	16	0	25
28	Punjab	10132	603	7930	1599	10132
29	Rajasthan	35086	268	34818	0	35086
30	Sikkim	406	136	94	176	406
31	TamilNadu	7816	167	7572	77	7816
32	Telangana	6643	116	6526	1	6643
33	Tripura	619	35	584	0	619
34	Uttar Pradesh	76855	5801	70890	164	76855
35	Uttarakhand	10430	766	9664	0	10430
36	West Bengal	28140	278	27847	15	28140
	Grand Total	490663	24962	443215	22033	490210

**Annexure –IV as referred to in respect of Lok Sabha Question No. 4129 for reply on
28.03.2022**

District Wise Branch Network of PSBs in Maharashtra State as of 31.12.2021

S. No.	Name of the District	Total (Completion)
1	Ahmednagar	294
2	Akola	105
3	Amravati	200
4	Aurangabad	192
5	Beed	77
6	Bhandara	80
7	Buldana	121
8	Chandrapur	137
9	Dhule	94
10	Gadchiroli	42
11	Gondia	59
12	Hingoli	37
13	Jalgaon	205
14	Jalna	68
15	Kolhapur	225
16	Latur	93
17	Mumbai City	569
18	Mumbai Suburb	716
19	Nagpur	462
20	Nanded	112
21	Nandurbar	60
22	Nasik	375
23	Osmanabad	59
24	Palghar	162
25	Parbhani	56
26	Pune	886
27	Raigad	303
28	Ratnagiri	165
29	Sangli	156
30	Satara	186
31	Sindhudurg	113
32	Solapur	223
33	Thane	588
34	Wardha	116
35	Washim	51
36	Yavatmal	127
	Total	7514

Source- SLBC, Maharashtra