

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 1205
TO BE ANSWERED ON 25th JULY, 2022 (MONDAY) / SRAVANA 3, 1944 (SAKA)

Services of Union Bank of India

1205. DR. TALARI RANGAIAH:

Will the Minister of FINANCE be pleased to state:

- (a) whether there are numerous branches of Union Bank of India in the rural areas, where the number of employees is less than the sanctioned/required strength of the branches;
- (b) if so, whether any survey has been conducted in respect of the bank for their deficiency of service/ poor services in rural areas and if so, the details and the outcome thereof; and
- (c) the steps taken/proposed to be taken by the Government to bring improvement in services of rural branches of the bank across India including Andhra Pradesh?

ANSWER

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

(a) to (c): Union Bank of India (UBI) has informed that it has total 8,667 branches in the country, out of which 2,527 branches are in rural areas and in these branches, 97% staff is in position against sanctioned rural branches staff strength. The small proportion of vacancies is substantially on account of attrition, superannuation and other usual factors. Banks undertake staff recruitment to fill vacancies on ongoing basis as per their requirement.

In reference to deficiency in services in rural areas, UBI has informed that as per its mission to be a customer centric organization, it continues to provide best possible customer service and also endeavors to satisfy the needs of its customers at all service points including in rural areas.

In addition to above, bank has consistently taken steps to improve its customer service, including in rural areas, by –

- (i) increasing the average number of staff and business correspondents servicing each rural branch from 7 in 2015 to 8 in 2022; and
- (ii) improving the average network speed supporting the core banking solution, from 64 kbps as on 31.3.2015 to 2 mbps as on 31.3.2022, to ensure smooth banking services in rural areas.

Government has taken comprehensive steps to bring improvement in services of the branches, including rural branches, of the banks across India, including Andhra Pradesh, which includes, *inter alia*, the following –

- (i) enabling ease of accessibility to banking services and ensuring that language is not a barrier through —
 - a) availability of local language customer-interface for smart banking digital channels like mobile banking, internet banking and call centres.
 - b) all printed material to be used by customers including account opening forms, pass books, etc. are made available in trilingual including Telugu.
 - c) Availability of redressal of customer grievances in Telugu.
- (ii) enhancing the availability of banking services with the advancement in the field of anytime channels in the country, including in rural areas; and
- (iii) implementing Enhanced Access Service Excellence (EASE), the PSB reforms agenda, thereby enabling, *inter alia*, —
 - a) System-driven grievance redressal mechanism— real-time complaint status tracking by the complainant;
 - b) Availability of basic customer amenities at the branches;
 - c) Banking from home and mobile through digital banking products, such as Internet banking, mobile banking and phone banking; and
 - d) setting up of loan management systems and centralised processing centres at PSBs, including Agriculture Hubs, end-to-end automated digital lending for loans to micro-enterprises, MSMEs and retail loans thus improving the turn-around-time (TAT) of processing and sanction of loans and credit access to individuals, including those belonging to rural areas.
