

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

UNSTARRED QUESTION No. 3679

Answered on Monday, August 8, 2022/ Sravana 17, 1944 (Saka)

Setting up of Digital Banks

3679. SHRI MAHABALI SINGH:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government proposes to roll out 75 Digital Banks in one go across the country;
- (b) if so, the details thereof; and
- (c) the details of the number of such banks to be set up by the Union Government in the State of Bihar, district-wise?

Answer

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

(a) to (c) In pursuance of announcements made in the Union Budget 2022-23, Reserve Bank of India (RBI) has issued guidelines on 'Establishment of Digital Banking Units' *vide* circular dated 07.04.2022 for setting up of 75 Digital Banking Units (DBUs).

Further, as per aforesaid guidelines, the DBU is a specialised fixed-point business unit / hub housing certain minimum infrastructure for delivering digital banking products & services as well as servicing existing financial products & services digitally, in both self-service and assisted mode. The objective of this digital initiative is to enable customers to have cost effective/ convenient access and enhanced digital experience to/ of such products and services in an efficient, paperless, secured and connected environment with most services being available in self-service mode at any time, all year round.

As apprised by Indian Banks' Association (IBA), the district-wise details of 75 DBUs to be set up including in the State of Bihar are **annexed**.

Annexure as referred to in part (b) & (c) of the Lok Sabha Unstarred Question No.3679 for answer on 08.08.2022 regarding “Setting up of Digital Banks”.

Status of Establishment of Digital Banking Units (DBUs) in 75 selected locations

S.No.	Bank allocated for DBU	District	State/UT
1	Axis Bank	Itarsi (Hoshangabad)	Madhya Pradesh
2	Axis Bank	Bundi	Rajasthan
3	Axis Bank	Bhilwara	Rajasthan
4	Bank of Baroda	Silvasa	Dadra Nagar Haveli Daman and Diu (UT)
5	Bank of Baroda	Vadodara	Gujarat
6	Bank of Baroda	Leh	Ladakh (UT)
7	Bank of Baroda	Indore	Madhya Pradesh
8	Bank of Baroda	Kota	Rajasthan
9	Bank of Baroda	Kanpur Dehat Rural	Uttar Pradesh
10	Bank of Baroda	Varanasi	Uttar Pradesh
11	Bank of India	East Singhbhum	Jharkhand
12	Bank of India	Khurda	Odisha
13	Bank of Maharashtra	Aurangabad	Maharashtra
14	Bank of Maharashtra	Satara	Maharashtra
15	Canara Bank	Bangaluru Rural	Karnataka
16	Canara Bank	Raichur	Karnataka
17	Canara Bank	Ernakulam	Kerala
18	Canara Bank	Lakshadweep	Lakshadweep (UT)
19	Canara Bank	Virudhnagar	Tamilnadu
20	City Union Bank	Khammam	Telangana
21	Federal Bank	North 24 Paraganas	West Bengal
22	HDFC Bank	Chandigarh (Rural)	Chandigarh (UT)
23	HDFC Bank	Faridabad	Haryana
24	ICICI Bank	Kohima	Nagaland
25	ICICI Bank	Puducherry	Puducherry (UT)
26	ICICI Bank	Dehradun	Uttarakhand
27	IDFC First Bank	Keonjhar	Odisha
28	Indian Bank	South Delhi	National Capital Territory of Delhi (UT)
29	Indian Bank	Karaikal	Puducherry (UT)
30	Indian Bank	Lucknow	Uttar Pradesh
31	Indian Overseas Bank	Solan	Himachal Pradesh
32	Indian Overseas Bank	Thanjavur	Tamilnadu
33	Jammu & Kashmir Bank	Jammu	Jammu & Kashmir (UT)
34	Jammu & Kashmir Bank	Srinagar	Jammu & Kashmir (UT)
35	Jana Small Finance Bank	Patna (Danapur)	Bihar
36	Jana Small Finance Bank	Ranchi	Jharkhand
37	Karnataka Bank	Mangaluru	Karnataka
38	Karnataka Bank	Mysuru	Karnataka
39	Kotak Mahindra Bank	Mehsana	Gujarat
40	Kotak Mahindra Bank	Surat	Gujarat

S.No.	Bank allocated for DBU	District	State/UT
41	Punjab & Sind Bank	Faridkot	Punjab
42	Punjab & Sind Bank	Ludhiana	Punjab
43	Punjab National Bank	Bongaigaon	Assam
44	Punjab National Bank	Aizawl	Mizoram
45	Punjab National Bank	Gomati	Tripura
46	Punjab National Bank	Jhansi	Uttar Pradesh
47	South Indian Bank	Thrissur	Kerala
48	State Bank of India	Port Blair	Andaman & Nicobar (UT)
49	State Bank of India	Baksa	Assam
50	State Bank of India	Balod	Chattisgarh
51	State Bank of India	Mahasammand	Chattisgarh
52	State Bank of India	South Goa	Goa
53	State Bank of India	Kakching	Manipur
54	State Bank of India	Ri Bhoi	Meghalaya
55	State Bank of India	East Sikkim	Sikkim
56	State Bank of India	North Sikkim	Sikkim
57	State Bank of India	West Sikkim	Sikkim
58	State Bank of India	Jangaon	Telangana
59	State Bank of India	Rajanna	Telangana
60	UCO Bank	Cuttack	Odisha
61	UCO Bank	Puri	Odisha
62	Union Bank of India	East Godavari	Andhra Pradesh
63	Union Bank of India	Machilipatam	Andhra Pradesh
64	Union Bank of India	Palakkad	Kerala
65	Union Bank of India	Sagar	Madhya Pradesh
66	Union Bank of India	Nagpur	Maharashtra
67	Union Bank of India	West Tripura	Tripura
68	Yes Bank	Papum Pare	Arunachal Pradesh
69	Bank of Baroda	Karauli	Rajasthan
70	HDFC Bank	Haridwar	Uttarakhand
71	HDFC Bank	South 24 paraganas	West Bengal
72	ICICI Bank	Karur	Tamilnadu
73	IDFC FIRST Bank	Dimapur	Nagaland
74	IndusInd Bank	Janlandhar	Punjab
75	IndusInd Bank	Chengalpattu	Tamilnadu

Source: IBA