

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

UNSTARRED QUESTION No. 1043

ANSWERED ON MONDAY, FEBRUARY 10, 2025/Magha 21, 1946 (Saka)

“Roadmap to provide Banking Facilities in Villages”

1043. MS IQRA CHOUDHARY:

Will the Minister of FINANCE be pleased to state:

- (a) whether the targets for providing banking facilities to the villages of the country has been achieved and if so, the details thereof, State/UT-wise;
- (b) whether there is any specific schemes for setting up banks in sparsely populated areas;
- (c) the number of nationalised banks in Uttar Pradesh, district-wise; and
- (d) whether there is a proposal to set up nationalised banks in Kairana Parliamentary constituency of Uttar Pradesh, specifically in the villages of Khurgan and Kiwana and if so, the action taken by the Government thereon?

Answer

**THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)**

(a) & (b) The endeavor of the Government is to ensure availability of banking outlet (Bank branch/Business Correspondent/ India Post Payments Bank) within 5 kilometres of all inhabited villages in the country. Availability of banking outlets is monitored by a Geographic Information System (GIS) based App., namely, Jan Dhan Darshak (JDD) App. Based on the data uploaded by Banks on the JDD App, 99.91% villages are covered with banking outlets (Bank branch/BC/IPPB) within a radius of 5 Km, as on 06.01.2025.

In terms of the revised guidelines issued by Reserve Bank of India (RBI) vide circular 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.

Further, RBI has granted general permission to domestic Scheduled Commercial Banks (excluding Regional Rural Banks) to open banking outlets including branch at any place in the country, without seeking prior approval of RBI in each case, subject to at least 25 percent of

the total number of banking outlets opened during a financial year being in unbanked rural centres i.e. centres having population less than 10,000 (Tier 5 and Tier 6 centres).

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.

(c) As per JDD app the number of Nationalised Banks in Uttar Pradesh district-wise is at Annexure.

(d) As apprised by SLBC UP, it is informed that there is a Canara Bank Branch in Lisarh village situated within 2 Km from Village Kiwana. Also, Prathama UP Gramin Bank and Ujjivan Small Finance Bank are providing banking services to the Kiwana village within the radius of 5 Km. Banking infrastructure of Shamli District of Uttar Pradesh (UP) under which Kairana Parliamentary constituency comes is as under:

Banking Infrastructure of Shamli District as on 31.01.2025				
District	Branch	BC	ATM	IPPB
Shamli	104	1776	54	91

Source: JDD App

**Annexure as referred in reply to Lok Sabha Unstarred Question No. 1043 for answer on
10.02.2025**

District wise Public Sector Bank branches in Uttar Pradesh as on 31.01.2025

S. No.	District	Number of Bank Branches
1	Agra	381
2	Aligarh	190
3	Ambedkar Nagar	104
4	Amethi	103
5	Amroha	73
6	Auraiya	68
7	Ayodhya	139
8	Azamgarh	203
9	Baghpat	107
10	Bahraich	87
11	Ballia	116
12	Balrampur	65
13	Banda	57
14	Bara Banki	131
15	Bareilly	253
16	Basti	90
17	Bhadohi	79
18	Bijnor	162
19	Budaun	104
20	Bulandshahr	179
21	Chandauli	97
22	Chitrakoot	32
23	Deoria	123
24	Etah	84
25	Etawah	75
26	Farrukhabad	58
27	Fatehpur	102
28	Firozabad	114
29	Gautam Buddha Nagar	308
30	Ghaziabad	340
31	Ghazipur	167
32	Gonda	117
33	Gorakhpur	265
34	Hamirpur	54
35	Hapur	89
36	Hardoi	159
37	Hathras	77
38	Jalaun	69
39	Jaunpur	197
40	Jhansi	145
41	Kannauj	66
42	Kanpur Dehat	88
43	Kanpur Nagar	461
44	Kasganj	47
45	Kaushambi	82
46	Kheri	165

47	Kushinagar	100
48	Lalitpur	59
49	Lucknow	706
50	Mahoba	38
51	Mahrajganj	89
52	Mainpuri	64
53	Mathura	219
54	Mau	97
55	Meerut	348
56	Mirzapur	123
57	Moradabad	130
58	Muzaffarnagar	205
59	Pilibhit	107
60	Pratapgarh	122
61	Prayagraj	332
62	Rae Bareli	200
63	Rampur	104
64	Saharanpur	227
65	Sambhal	52
66	Sant Kabir Nagar	56
67	Shahjahanpur	154
68	Shamli	63
69	Shrawasti	33
70	Siddharthnagar	72
71	Sitapur	128
72	Sonbhadra	101
73	Sultanpur	99
74	Unnao	128
75	Varanasi	327
Total		10755

Source: JDD App