

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**LOK SABHA**  
**UNSTARRED QUESTION NO. 1522**  
ANSWERED ON MONDAY, 09 FEBRUARY 2026 / MAGHA 20, 1947 (SAKA)

**New Bank Branches in Jamui**

1522. SHRI ARUN BHARTI:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has approved/sanctioned opening of new bank branches in unbanked blocks of Jamui Lok Sabha Constituency in Bihar during Financial Year 2025-26, if so, block-wise status and timeline for its opening;
- (b) the physical and financial progress of Digital Banking Unit (DBU) setup in Jamui Lok Sabha Constituency as on January 2026;
- (c) the allocations, releases and utilisation for financial literacy awareness programmes in Jamui for the last three financial years, block-wise;
- (d) whether shortfall has been identified in ATM penetration in rural Jamui and if so, the remedial timeline therefor; and
- (e) whether new projects have been approved for Jamui under the National Bank for Agriculture and Rural Development (NABARD) Rural Infrastructure Development Fund in FY 2026–27 and if so, the details thereof?

**ANSWER**

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

(a) to (d) To ensure accessibility of banking services in rural and remote areas, the endeavour of the Government is to provide a 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.

As per JDD app, all the inhabited villages in the State of Bihar including the three Districts i.e. Jamui, Munger and Sheikhpura falling under Jamui Parliamentary Constituency are covered by a Banking Outlet within a radius of 5km. Further, the position of Banking infrastructure in Jamui Parliamentary Constituency of Bihar, as on 31.12.2025, is as under:

| Banking Infrastructure in Jamui Parliamentary Constituency |        |          |       |       |
|--|--------|----------|-------|-------|
| District   | Branch | BC       | ATM   | IPPB  |
| Jamui  | 129    | 5,411    | 60    | 178   |
| Munger   | 148    | 2,278    | 112   | 121   |
| Sheikhpura   | 62     | 1,172    | 29    | 83    |
| Bihar  | 8,354  | 2,26,392 | 6,937 | 9,308 |

Source: JDD App

There are 4 Digital Banking Unit (DBUs) in the State of Bihar. However, no DBU is available in the Jamui Parliamentary Constituency.

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. The data for such proposals received by the banks is not maintained centrally.

Further, the details of expenses for Financial Literacy Programme in Jamui district for the last 03 financial years is as under: -

| <i>Amount in actual</i> |                   |                           |                           |
|-------------------------|-------------------|---------------------------|---------------------------|
| Financial Year          | Allocation Amount | Amount (Expenses by Bank) | Release from RBI / NABARD |
| 2022-23                 | 7,59,093          | 7,59,093                  | 27,416                    |
| 2023-24                 | 23,90,667         | 23,90,667                 | 41,635                    |
| 2024-25                 | 38,53,886         | 38,53,886                 | 40,878                    |

*Source: SLBC, Bihar*

(e) As apprised by NABARD, sanctioning of projects under the Rural Infrastructure Development Fund (RIDF) for FY 2026–27 will commence after finalization of the corpus under RIDF Tranche XXXII and allocation of the same to NABARD by Government of India/Reserve Bank of India. Hence, no new project has been approved for Jamui in FY 2026-27 under RIDF.

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