

GOVERNMENT OF INDIA
 MINISTRY OF FINANCE
 DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION NO. 3714
 ANSWERED ON MONDAY, 16 MARCH, 2026/PHALGUNA 25, 1947 (SAKA)

Banking and Financial Inclusion in Haryana

3714. SHRI DHARAMBIR SINGH:

Will the Minister of FINANCE be pleased to state:

- (a) the number of bank branches and ATMs functioning in rural blocks of Bhiwani-Mahendragarh district in Haryana;
- (b) whether adequate crop loans and Micro, Small and Medium Enterprises (MSME) credit facilities are being provided to farmers and small traders, if so, the details thereof;
- (c) the status of PM Mudra Yojana and Stand-Up India beneficiaries in the Bhiwani-Mahendragarh Lok Sabha constituency;
- (d) whether any proposal exists to open additional public sector bank branches in underserved villages, if so, the details thereof; and
- (e) the steps taken to curb cyber frauds and financial scams affecting rural citizens?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) The details of number of bank branches and ATMs functioning, as on 31.01.2026, in Bhiwani and Mahendragarh Districts of Haryana are as under:

District	Branch	ATM
Bhiwani	204	149
Mahendragarh	166	105

Source: JDD App

(b) The details of crop loans and Micro, Small and Medium Enterprises (MSME) loans, as on 31.12.2025, in Bhiwani and Mahendragarh Districts of Haryana are as under:

District	Crop Loan o/s		MSME o/s	
	Accounts	Amount (In Crore)	Accounts	Amount (In Crore)
Bhiwani	1,73,268	3439.77	27,417	3177.17
Mahendragarh	1,39,156	1848.44	15,946	1532.55

Source: SLBC Haryana

(c) the status of PM Mudra Yojana and Stand-Up India scheme, in Bhiwani and Mahendragarh Districts of Haryana, is as under:

District	Stand-Up India		*PM Mudra Yojana	
	Number of Accounts	Amount Sanctioned (In Crore)	Number of Accounts	Amount Sanctioned (In Crore)
Bhiwani	336	77.61	5,15,620	3503.16
Mahendragarh	143	29.03	3,81,408	2789.12

**District-wise data for FY 2015-2016 is not maintained.*

Stand Up India & PM Mudra Yojana Data is available as on 31.03.2025 & 27.02.2026 respectively.

(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.

Reserve Bank of India (RBI) has also permitted Scheduled Commercial Banks (except Regional Rural Banks) to open bank branches anywhere in India without prior approval, provided 25% are in unbanked rural areas.

Moreover, 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) / Union Territory Level Bankers Committee (UTLBC), in consultation with the concerned State/UT 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.

(e) Reserve Bank of India (RBI) has issued Master Directions on Digital Payment Security Controls in February, 2021 to combat web and mobile app threats. These guidelines mandate the banks to implement a common minimum standards of security controls for various payment channels like internet, mobile banking, card payment etc. RBI has also launched an Artificial intelligence (AI) based tool 'MuleHunter' for identification of money mule and advised the banks and financial institutions for its uses.

RBI and Banks have been taking up awareness campaigns through short SMS, radio campaign, publicity on prevention of 'cyber-crime'. Further, RBI has been conducting electronic-banking awareness and training (e-BAAT) programmes which focuses on awareness about frauds and risk mitigation.

In order to facilitate the citizens to report cyber incidents including illegal loan apps, MHA has launched a National Cybercrime Reporting Portal (www.cybercrime.gov.in) as well as a National Cybercrime Helpline number "1930". Similarly, Department of Telecommunications has launched 'Chakshu' facility which facilitates citizens to report suspected fraud communication received over call, SMS or WhatsApp with the intention of defrauding like KYC expiry or update of bank account, etc.
