

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

UNSTARRED QUESTION NO. 3852

ANSWERED ON MONDAY, 16 MARCH 2026 / PHALGUNA 25, 1947 (SAKA)

Self-Help Groups in Amroha

†3852. SHRI KANWAR SINGH TANWAR:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has reviewed the status of banking accessibility, availability of affordable credit and financial inclusion in Amroha district of Uttar Pradesh so that farmers, artisans, Micro, Small and Medium Enterprises (MSMEs), Self-Help Groups (SHGs) and small traders can access timely institutional finance and strengthen productive livelihoods;
- (b) if so, the details of the branch / ATM coverage, expansion of the Business Correspondent (BC) network, Priority Sector Lending (PSL) flow, Micro Units Development & Refinance Agency Ltd. (MUDRA) and other entrepreneurship loans, adoption of digital payments and financial literacy programmes in the said district during the last three years; and
- (c) if not, the reasons therefor?

ANSWER

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

(a) to (c) 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 radius of all inhabited villages in the country. Availability of banking outlets is monitored by a Geographic Information System (GIS) based application, namely, Jan Dhan Darshak (JDD) app.

As per JDD app, all the 1,106 inhabited villages in Amroha District and 98,047 inhabited villages in the State of Uttar Pradesh are covered by a banking outlet within the radius of 5 kms.

The details of Banking accessibility, affordable credit availability and financial inclusion in Amroha District of Uttar Pradesh, during last 3 years is at Annexure-I.

Annexure-I

Annexure as referred to in Part (a) to (c) of the Rajya Sabha Unstarred Q.No. †3852 due for answer on 16.03.2026

Details of Banking Accessibility, Affordable credit availability and financial inclusion in Amroha District during last 3 years

| S.N. | Particulars | 2023-24 | 2024-25 | 2025-26 (31.12. 2025) |
|-------------|---|----------------|----------------|----------------------------------|
| 1 | No. of Branch (as on 31st March) | 220 | 221 | 224 |
| 2 | No. of Automated Teller Machine (ATM) (as on 31st March) | 131 | 129 | 128 |
| 3 | No. of Business Correspondent (BC) (as on 31st March) | 2102 | 4070 | 4216 |
| 4 | Disbursement under Priority Sector Lending (PSL) (Amt. in Cr) | 4541.46 | 4835.91 | 3398.55 |
| 5 | Pradhan Mantri Mudra Yojana (PMMY) (No. of A/cs) | 51697 | 33640 | 32265 |
| 6 | No. of Digital Transactions (No. in Cr.) | 6.51 | 9.78 | 13.39 |
| 7 | Camps by Financial Literacy Centres (FLCs) (No.) | 581 | 846 | 463 |
| 8 | Camps by Rural Branches (No.) | 634 | 800 | 1319 |

Source: SLBC, Uttar Pradesh