

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 3882**  
ANSWERED ON Monday, March 16, 2026/Phalguna 25, 1947 (Saka)

**New Branches of Nationalised Banks in Beed**

†3882. SHRI BAJRANG MANOHAR SONWANE:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government is aware that banking services are not adequate in the rural and remote areas of the districts falling under Beed Lok Sabha Parliamentary Constituency in Maharashtra;
- (b) if so, whether the Government has any policy for setting up any new nationalized bank branches in the districts falling under the said constituency and if so, the details thereof and if not, the reasons therefor;
- (c) the number of nationalized bank branches currently running in the Beed district, tehsilwise; and
- (d) the specific steps being taken by the Government to strengthen financial inclusion and provide easy banking access to farmers, self-help groups and small businessmen in rural areas of the country?

**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 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.

Based on the data uploaded by Banks on the JDD App, all the inhabited villages in Beed District are covered by a Bank branch/ BC/ IPPB within a radius of 05 kms. Details of Banking infrastructure in Beed, Maharashtra, as on 31.01.2026, is as under:

District/ State	Branches	BC	ATM	IPPB
Beed	234	5,482	215	353
Maharashtra	18,331	1,51,421	21,834	13,761

Source: JDD App

In pursuance of the extant Reserve Bank of India (RBI) guidelines-

- RBI has permitted Commercial Banks, Small Finance Banks, Payments Banks, Local Area Banks and Regional Rural Banks to open bank branches anywhere in India without prior approval, provided 25% are in unbanked rural areas;
- Rolling out of banking outlets in uncovered areas is a continuous process looked after by the State Level Bankers' Committees (SLBCs) / Union Territory Level Bankers Committees (UTLBCs), in consultation with the concerned State/UT Government, member Banks and other stakeholders.

Moreover, 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.

(d) Various steps are being taken by the Government to strengthen Financial Inclusion Schemes. Some of which are as under:

- Special campaigns have been launched across the country. These campaigns aim at enrolling individuals under Financial Inclusion Schemes and thereby enhance further penetration of these Schemes;
- The Centre for Financial Literacy (CFL) Project has been initiated by the Reserve Bank since 2017 with an objective to adopt community-led innovative and participatory approaches to financial literacy. As on 31 Jan, 2026, a total of 2,421 CFLs have been set up across the country with one CFL covering three blocks on an average;
- Banks have been conducting regular awareness camps at the grassroots level to promote these Schemes. Additionally, a review mechanism is in place to regularly monitor the implementation and effectiveness of these schemes with Banks and other stakeholders.
- Banks through its Rural Self Employment Training Institutes (RSETIs) organize various skill development programs including vocational training and entrepreneurship development initiatives. Banks also conduct credit outreach camps etc. for creating awareness about various Schemes.

\*\*\*\*\*