

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION NO. 5019

ANSWERED ON MONDAY, MARCH 23, 2026/CHAITRA 02, 1948 (SAKA)

Branches of Nationalised Banks

†5019. SHRI NILESH DNYANDEV LANKE:
DR. SHIVAJI BANDAPPA KALGE:

Will the Minister of FINANCE be pleased to state:

- (a) the number of villages in different States of the country which do not have even a single branch of any nationalised bank;
- (b) the total population of people who do not have bank accounts in the country during the last five years till date, year-wise and State-wise, including Maharashtra;
- (c) whether the Government has reviewed the effectiveness of existing financial inclusion initiatives in reducing the number of families deprived of banking facilities;
- (d) if so, the details thereof and if not, the reasons therefor; and
- (e) the steps taken by the Government to ensure equitable banking access including strengthening digital and physical banking infrastructure in remote and underserved areas in the State of Maharashtra?

ANSWER

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

(a) to (e) The endeavour of the Government is to ensure availability of banking outlet (Bank branch / Business Correspondent (BC) / India Post Payments Bank (IPPB)) within 05 kilometres (km) 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., 99.92% villages in the country are covered with banking outlets (Bank Branch / BC / IPPB) within a radius of 05 km, as on 06.03.2026. Data regarding the total population currently without a bank account is not centrally maintained.

Further, as per the 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 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 commercial viability. To further assess the viability for opening a banking outlet, banks carry out survey as required.

Banks conduct regular awareness camps at the grassroots level to promote the financial inclusion schemes of Government of India. Additionally, a review mechanism is in place to regularly monitor the implementation and effectiveness of these schemes with banks and other relevant stakeholders.

The Government launched the Pradhan Mantri Jan Dhan Yojana (PMJDY) in August, 2014 to provide universal banking services for every unbanked household. Further, to give impetus to financial inclusion initiatives of the Government, the scheme was extended beyond 14.08.2018 by shifting the focus from 'every household' to 'every unbanked adult'.

Several initiatives are being undertaken by the Government to ensure that all sections of the society have equitable access to the financial inclusion schemes in the country based on the guiding principles of banking the unbanked, securing the unsecured, funding the unfunded and serving unserved and underserved areas.

Recently, a Gram Panchayat level saturation campaign was launched from 01.07.2025 to 31.10.2025 across the country with the objective to enhance the penetration of Financial Inclusion Flagship Schemes i.e. Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY).

The availability of physical and digital banking infrastructure in the State of Maharashtra is as under:

Banking infrastructure in Maharashtra (as on 28.02.2026)			
Branch	BC	ATM	IPPB
18,331	1,51,421	21,834	13,761

Source: JDD App

List of Digital Banking Units (DBUs) Setup in Maharashtra (as on Feb' 2026)			
S.No	Name of District	STATE/ UT	Bank
1	Aurangabad	Maharashtra	Bank of Maharashtra
2	Satara	Maharashtra	Bank of Maharashtra
3	Lokmangal	Maharashtra	Bank of Maharashtra
4	Thane	Maharashtra	HDFC Bank
5	Pune	Maharashtra	HDFC Bank
6	Nagpur	Maharashtra	Union Bank of India
