

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

UNSTARRED QUESTION No. 1112

TO BE ANSWERED ON 4th DECEMBER, 2015 (FRIDAY)/AGRAHAYANA 13,
1937 (SAKA)

Banking Facilities

Question

1112. SHRI BHANU PRATAP SINGH VERMA, SHRI ASHOK MAHADEORAO NETE, SHRI BIDYUT BARAN MAHTO, DR. PRITAM GOPINATH MUNDE, SHRI KALIKESH N. SINGH DEO, SHRIMATI NEELAM SONKER, SHRI RAJESHBHAI CHUDASAMA, SHRI NISHIKANT DUBEY, SHRI KAUSHALENDRA KUMAR, SHRI J.C. DIVAKAR REDDY:

Will the Minister of FINANCE be pleased to state:

- (a) whether banking facilities are not adequate especially in rural/hilly/remote areas of the country, if so, the details thereof along with the norms/criteria prescribed for opening of new bank branches in the country;
- (b) the number of branches of Public Sector Banks (PSBs) presently functional in the rural and urban areas in the country, bank and State-wise;
- (c) the number of bank accounts opened/amount deposited in the said banks particularly in tribal areas and the number of loans sanctioned by the banks during the last three years and current year, bank and State-wise;
- (d) whether banks have fixed any target for sanctioning of loans particularly in tribal and hilly areas and if so, the details thereof, bank and State-wise; and
- (e) the steps taken / being taken by the Government to ensure banking facilities to each household in the country?

Answer

**The Minister of State in the Ministry of Finance
(SHRI JAYANT SINHA)**

(a) to (b) As per Reserve Bank of India (RBI), the number of branches of Scheduled Commercial Banks in the country as on 30th June, 2015 is 1,26,640, out of which 48,872 (38.59%) branches are in rural areas. To promote the objective of financial inclusion and to extend the banking network in unbanked areas, general permission has been granted by Reserve Bank of India (RBI) to domestic Scheduled Commercial Banks (other than Regional Rural Banks) to open branches (i) in Tier 2 to Tier 6 centres (with population upto 99,999) and (ii) in rural, semi-urban and urban centres of the North-Eastern States and Sikkim

subject to reporting. RBI has advised banks that while preparing their Annual Branch Expansion Plan (ABEP), the banks should allocate at least 25 percent of the total number of branches proposed to be opened during a year in unbanked rural (Tier 5 and Tier 6) centres.

With the objective of ensuring greater financial inclusion and increasing the outreach of the banking sector, scheduled commercial banks including Regional Rural Banks (RRBs) and Local Area Banks (LABs) have been permitted to use the services of intermediaries in providing financial and banking services through the use of Business Facilitator/Business Correspondents Model.

The number of branches of Public Sector Banks presently functional in the rural and urban areas in the country, State-wise and Bank-group-wise are given in **Annexure 1**.

(c) to (e) In terms of RBI's guidelines on lending to priority sector, a target of 40 per cent of Adjusted Net Bank Credit (ANBC) or Credit Equivalent amount of Off-Balance Sheet Exposures (OBE), whichever is higher, as on March 31 of the previous year, has been mandated for lending to the priority sector by domestic scheduled commercial banks and foreign banks with 20 and above branches. Within this, a sub-target of 10 per cent of ANBC or Credit Equivalent amount of OBE, whichever is higher, as on March 31 of the previous year, has been mandated for lending to weaker sections which includes, among others, persons from Scheduled Castes and Scheduled Tribes.

Pradhan Mantri Jan-Dhan Yojana, envisages universal access to banking facilities with at least one basic banking account for every household. So far 19.34 crore accounts have been opened under this Yojana and deposits of Rs.26956 crore have been mobilized. In 152 tribal districts as identified by Ministry of Tribal Affairs (MoTA), 2.18 crore accounts have been opened under this Yojna as on 28.10.2015 (1.48 crore in rural areas and 0.70 crore in urban areas) with total deposit of Rs.2275.45 crore. (**Annexure 2**).

Annexure 1

Number of functioning branches of Scheduled Commercial Banks as on June 30, 2015 - State/ Union Territories and Population Group wise

STATE/ UNION TERRITORIES	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL Population Group
ANDAMAN & NICOBAR IS	30	30			60
ANDHRA PRADESH	2,246	1,845	1,634	409	6,134
ARUNACHAL PRADESH	72	66			138
ASSAM	1,004	595	460		2,059
BIHAR	3,357	1,600	721	419	6,097
CHANDIGARH	15		346		361
CHHATTISGARH	1,035	587	583		2,205
DADRA & NAGAR HAVELI	18	35			53
DAMAN & DIU	4	43			47
GOA	273	371			644
GUJARAT	2,511	1,769	892	1,835	7,007
HARYANA	1,623	1,030	1,443	229	4,325
HIMACHAL PRADESH	1,092	272	76		1,440
JAMMU & KASHMIR	903	345	370		1,618
JHARKHAND	1,326	683	536	145	2,690
KARNATAKA	3,356	2,065	1,782	1,914	9,117
KERALA	455	4,118	1,408		5,981
LAKSHADWEEP	8	5			13
MADHYA PRADESH	2,279	1,717	1,068	760	5,824
MAHARASHTRA	3,141	2,493	1,650	4,038	11,322
MANIPUR	57	46	36		139
MEGHALAYA	151	60	78		289
MIZORAM	70	32	49		151
NAGALAND	48	98			146
NCT OF DELHI	106	65	1	3,082	3,254
ODISHA	2,367	1,102	856		4,325
PUDUCHERRY	52	60	108		220
PUNJAB	2,420	1,780	967	672	5,839
RAJASTHAN	2,639	1,871	1,163	577	6,250
SIKKIM	85	38			123
TAMIL NADU	2,860	3,236	2,036	1,373	9,505
TELANGANA	1,574	991	468	1,556	4,589
TRIPURA	191	109	77		377
UTTAR PRADESH	7,563	3,171	2,571	2,058	15,363
UTTARAKHAND	912	558	380		1,850
WEST BENGAL	3,029	1,111	1,398	1,547	7,085
ALL INDIA	48,872	33,997	23,157	20,614	1,26,640

Bank Group wise number of branches of Public Sector Banks as on 30.06.2015

Bank Group	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL Population Group
SBI AND ITS ASSOCIATES	8,052	6,611	4,329	3,644	22,636
NATIONALISED BANKS	21,729	17,082	13,149	11,753	63,713
PRIVATE SECTOR BANKS	4,334	6,523	4,536	4,739	20,132
FOREIGN BANKS	8	12	56	245	321
REGIONAL RURAL BANKS	14,749	3,769	1,087	233	19,838
All Bank Groups	48,872	33,997	23,157	20,614	1,26,640

Annexure 2

State-wise progress of Tribal Districts under PMJDY as on 28.10.2015

S.No	State Name	No of Districts	No. of accounts opened	Amount deposited (in Lac)
1	ANDAMAN & NICOBAR ISLANDS	1	1612	59.93
2	ARUNACHAL PRADESH	16	113716	2145.82
3	ASSAM	7	914570	9220.85
4	CHHATTISGARH	13	3650666	29190.55
5	DADRA & NAGAR HAVELI	1	52423	1526.94
6	GUJARAT	9	2010637	28256.98
7	HIMACHAL PRADESH	3	59753	1532.95
8	JAMMU & KASHMIR	5	159207	2971.19
9	JHARKHAND	13	2324227	21308.21
10	LAKSHADWEEP	1	5005	395.23
11	MADHYA PRADESH	19	5026944	30099.19
12	MAHARASHTRA	4	1268885	14836.21
13	MANIPUR	5	171525	2528.90
14	MEGHALAYA	7	203407	4358.26
15	MIZORAM	8	124068	881.45
16	NAGALAND	11	153007	1557.36
17	ORISSA	14	2262927	32538.60

18	RAJASTHAN	6	2295324	25807.42
19	SIKKIM	4	71513	1458.69
20	TELANGANA	1	498560	2737.65
21	TRIPURA	4	444989	14132.76
Total			21812965	227545.14

