

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

UNSTARRED QUESTION No. 1137

TO BE ANSWERED ON 29th APRIL, 2016 (FRIDAY)/VAISAKHA 9, 1938 (SAKA)

Banking Facilities

1137. SHRI PANKAJ CHAUDHARY:

COL. SONARAM CHOUDHARY:

SHRI M. MURALI MOHAN :

Will the Minister of FINANCE be pleased to state:

- (a) whether the banking facilities in the country are not adequate in the rural/hilly/border areas and if so, the reasons therefor;
- (b) whether the Government has formulated any scheme for expansion of bank branches in the said areas and if so, the details thereof;
- (c) the number of branches opened in the said areas during each of the last three years, bank and State/UT-wise; and
- (d) the steps taken/being taken by the Government to ensure banking facilities to each household of the country?

Answer

The Minister of State in the Ministry of Finance

(SHRI JAYANT SINHA)

(a) to (c) 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.

Position of number of branches of Scheduled Commercial Banks opened during the last three years State/UT-wise is given in **Annexure**.

(d) With a view to increase banking penetration and promoting financial inclusion and with the main objective of covering all households with at least one bank account per household across the country, a National Mission on Financial Inclusion named as Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched on 28th August, 2014 at national level by Hon'ble Prime Minister. Under the Yojana 21.56 crore accounts have been opened till 13.04.2016.

Lok Sabha Q. No. 1137 for 29.04.2016 -- Position of Number of Branches opened

STATE	2012-13					2013-14					2014-15
	RURAL	SEMI-URBAN	URBAN	METRO POLITAN	TOTAL	RURAL	SEMI-URBAN	URBAN	METRO POLITAN	TOTAL	RURAL
ANDAMAN & NICOBAR IS	4	2			6	3	2			5	
ANDHRA PRADESH	128	146	65	24	363	193	172	108	27	500	
ARUNACHAL PRADESH	4	5			9	4	12			16	
ASSAM	37	54	28		119	95	76	43		214	
BIHAR	206	174	37	23	440	292	182	62	59	595	
CHANDIGARH	1		7		8	1		20		21	
CHHATTISGARH	98	67	39		204	91	75	48		214	
DADRA & NAGAR HAVELI	2	4			6	2	4			6	
DAMAN & DIU		4			4	1	4			5	
GOA	24	23			47	24	31			55	
GUJARAT	208	142	41	55	446	348	113	42	120	623	
HARYANA	198	82	63	22	365	265	107	137	22	531	
HIMACHAL PRADESH	50	21			71	99	21	3		123	
JAMMU & KASHMIR	77	45	21		143	114	43	25		182	
JHARKHAND	62	68	39	9	178	81	73	38	9	201	
KARNATAKA	224	151	81	91	547	403	185	152	132	872	
KERALA	25	298	56		379	63	264	82		409	
LAKSHADWEEP					-		1			1	
MADHYA PRADESH	103	88	44	33	268	205	166	66	60	497	
MAHARASHTRA	170	188	88	173	619	385	216	92	199	892	
MANIPUR	9	5	6		20	9	8	7		24	
MEGHALAYA	6	9	10		25	11	15	11		37	
MIZORAM	5	3	9		17	2	8	6		16	
NAGALAND	5	15			20	1	14			15	
NCT OF DELHI	8	10		148	166	14	3		172	189	
ODISHA	98	92	37		227	249	124	81		454	

PUDUCHERRY	6	5	6		17	4	4	9		17
PUNJAB	285	145	36	31	497	461	144	53	30	688
RAJASTHAN	180	155	75	20	430	266	166	74	41	547
SIKKIM	7	1			8	10	4			14
TAMIL NADU	245	255	62	53	615	356	265	110	75	806
TELANGANA	160	80	24	45	309	126	76	32	102	336
TRIPURA	26	10	4		40	16	20	9		45
UTTAR PRADESH	451	231	118	80	880	1,040	265	178	127	1,610
UTTARAKHAND	62	47	17		126	85	40	24		149
WEST BENGAL	114	94	48	39	295	192	95	107	54	448
ALL INDIA	3,288	2,719	1,061	846	7,914	5,511	2,998	1,619	1,229	11,357

Source: RBI