GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION NO. 110
ANSWERED ON MONDAY, 20 JULY, 2026/ASHADHA 29, 1948 (SAKA)

Banking and Financial Access in Ladakh

110. SHRI MOHMAD HANEEFA:

Will the Minister of FINANCE be pleased to state:

(a) whether the Government has taken steps to increase the number of functional bank branches, ATMs, and micro-financing institutions in remote areas of UT Ladakh, if so, the details thereof;
(b) whether any guidelines exist to incentivize banks to expand financial services in difficult terrain and zero-network zones of Ladakh, if so, the details thereof;
(c) whether the Government is aware of the difficulties faced by the people of Ladakh in accessing Direct Benefit Transfers (DBT), loans, and pension schemes due to connectivity or administrative challenges; and
(d) if so, whether the Government proposes to collaborate with India Post Payments Bank (IPPB), Common Service Centres (CSCs) or post offices for mobile banking and Aadhaar-based financial services in inaccessible regions?

ANSWER

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

(a) to (d) To ensure accessibility of banking services in rural and remote areas, the endeavor of the Government is to provide a banking outlet [Bank branch / India Post Payments Bank (IPPB)/ Business Correspondent (BC)] within 5 kilometres of all inhabited villages in the country. Availability of banking outlets is monitored by a Geographic Information System (GIS) based App., namely, Jan Dhan Darshak (JDD) App.

As per the JDD app, 91% of the inhabited villages in the Union Territory (UT) of Ladakh are covered by a banking outlet. Details of the banking infrastructure in the UT of Ladakh are as under:

Bank Branches	**BCs**	**IPPB**	**ATMs**
145	105	127	118

Further, Reserve Bank of India (RBI) has permitted Scheduled Commercial Banks (except Regional Rural Banks) to open bank branches anywhere in India without prior approval, provided 25% are in unbanked rural areas. In pursuance of 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/UT Government, member Banks and other stakeholders.

Banks, inter-alia, consider proposals for opening banking outlets (Bank branch/Business Correspondent/ India Post Payments Bank) 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 surveys, as required. Further, domestic Scheduled Commercial Banks (excluding RRBs) are allowed to set up onsite/offsite Automated Teller Machines (ATMs) at centres/places identified by them without approval of RBI.

Banking services in remote and inaccessible areas are also being facilitated through alternate delivery channels such as Banking Correspondents (BCs), Aadhaar Enabled Payment System (AePS) and India Post Payments Bank (IPPB) wherever feasible, to improve access to banking and Aadhaar-enabled financial services.

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