GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION NO. 214

ANSWERED ON MONDAY, 20 JULY, 2026/ASHADHA 29, 1948 (SAKA)

Opening of Bank Branches in Valmikinagar

†214. SHRI SUNIL KUMAR:

Will the Minister of FINANCE be pleased to state:

(a) whether the Government is committed to opening a bank in the West Champaran district of the Parliamentary Constituency of Valmikinagar in Bihar;

(b) if so, the details thereof;

(c) whether a request has been made to the Government through a letter to open banks at several prominent places in West Champaran district of the said Constituency; and

(d) if so, the details thereof and the time by which the Government is likely to open the bank there?

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 endeavour of the Government is to provide a banking outlet (Bank branch / Business Correspondent / India Post Payments Bank) within 5 kilometres radius 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., 100% inhabited villages in Bihar are covered with banking outlets (Bank Branch/ BC/ IPPB) within a radius of 5 KMs (as on 30.06.2026).

As per the JDD App, the details of banking infrastructure in West Champaran District, Bihar, as on 30.06.2026, are as under:

Branches	**BCs**	**ATMs**	**IPPB**
246	8796	231	292

Source: JDD App

Further, Reserve Bank of India (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.

Moreover, 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 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. The data for such proposals is not maintained centrally.

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