GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION No. 2317

ANSWERED ON MONDAY, 3 AUGUST, 2026 / SHRAVANA 12, 1948 (SAKA)

Bank Mitra Network in Tamil Nadu

2317. DR. RANI SRIKUMAR:
SHRI C N ANNADURAI:
SHRI SELVAM G:

Will the Minister of FINANCE be pleased to state:

(a) whether Government has undertaken any assessment of the functioning and effectiveness of the Bank Mitra network in Tamil Nadu in promoting financial inclusion and ensuring access to banking services in rural, tribal, coastal and underserved areas, if so, the details thereof;

(b) the number of Bank Mitras presently engaged in Tamil Nadu, along with the number of villages covered, banking transactions facilitated and beneficiaries served during the last three years and the current year, year-wise and district-wise;

(c) whether the Government has identified any shortage of Bank Mitras or gaps in banking outreach in aspirational, remote and economically weaker districts of Tamil Nadu, particularly in unbanked and underbanked Gram Panchayats, if so, the details thereof and the corrective measures taken in this regard; and

(d) the steps taken to strengthen the Bank Mitra network in Tamil Nadu through additional deployments, enhanced remuneration, improved digital connectivity, doorstep banking facilities and capacity-building programmes?

ANSWER

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

(a) & (b) As per data available on Jan Dhan Darshak (JDD) app, a total of 34,586 Business Correspondents (BCs) is presently engaged in Tamil Nadu as on 30.06.2026 and all 15,425 inhabited mapped villages in Tamil Nadu have been covered by Branch/BC/IPPB Centre within radius of 5 kms. The data related to banking transactions facilitated and beneficiaries served is not maintained centrally. Banks are ensuring the availability of banking services in all areas including rural, tribal, coastal and underserved areas. The number of BCs and their functioning and effectiveness are reviewed and monitored at regular intervals through the State Level Bankers' Committee (SLBC), District Consultative Committee (DCC), District Level Review Committee (DLRC) meetings to ensure adequate banking access.

(c) Banks deploy BCs based on the business potential, population and geographical requirements to ensure adequate banking access. The Government, in coordination with banks through the State Level Bankers' Committee (SLBC), continuously monitors banking outreach. As per data available on JDD app, a total of 1702 BCs have been working in aspirational districts in Tamil Nadu and all 15,425 inhabited mapped villages in Tamil Nadu have been covered by Branch/BC/IPPB Centre within radius of 5 kms.

(d) Banks formulate a policy for engaging BCs with the approval of their Board of Directors' wherein the banks pay reasonable commission/fee/incentives to the BCs, the rate and quantum of which is reviewed periodically. BCs undertake various banking activities such as opening bank accounts, completing Re-KYC, providing doorstep banking services including cash deposits and withdrawals, Direct Benefit Transfer Payments, enrolment under social security schemes and other basic banking services particularly in rural and underserved areas. Banks impart quality and basic induction training to BC through Corporate BCs, covering device application usage and general banking besides regular training and capacity building programmes for BCs to enhance their operational efficiency and customer service.

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