GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION NO. 2464
ANSWERED ON MONDAY, 3 AUGUST, 2026/SHRAVANA 12, 1948 (SAKA)

Financial Inclusion and Rural Banking Services

2464. DR. ALOK KUMAR SUMAN:
Will the Minister of FINANCE be pleased to state:
(a) the present status of the expansion of banking services in rural areas under the financial inclusion programme in the country;
(b) the steps being taken by the Government to increase the number of bank branches and ATMs in rural areas;
(c) the current status of accounts opened under the Pradhan Mantri Jan Dhan Yojana (PMJDY);
(d) the measures being taken by the Government to ensure transparency and timely disbursement of agricultural credit; and
(e) the action plan of the Government to strengthen digital banking and cybersecurity?

ANSWER
THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)
(a) As per the data uploaded by banks on Jan Dhan Darshak (JDD) App., the country has achieved near-universal banking coverage, with 99.92% of inhabited villages (6,00,868 out of 6,01,328) now served by a banking outlet (Bank branch / Business Correspondent / India Post Payments Bank (IPPB)) within a radius of 5 km. This banking expansion is supported by a robust infrastructure of over 1.81 lakh bank branches, 17.36 lakh Business Correspondents (BCs), and 1.65 lakh IPPB centres, as on 17.07.2026.

(b) 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.

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.

(c) As on 17.07.2026, there are a total number of 58.77 crore PMJDY accounts in the country, having a balance of ₹ 3,12,414 Crore.

(d) Various steps have been taken by the Government to ensure transparency and timely disbursement of agriculture credit, inter – alia include:

i. The Jan Samarth Portal has been started as a one-stop digital platform for linking Government-Sponsored loans and subsidies schemes. It provides a quick and efficient way to apply for loans and their timely sanction based on a digital evaluation of the applicant's data.
ii. To streamline the agricultural credit delivery process various digital initiatives have been introduced. These include the e-KYC application developed by NABARD, KRISHIKA by the Department of Agriculture and Farmers Welfare, and similar digital applications development by banks to support beneficiary identification, outreach, loan application processing and monitoring.
iii. Kisan Rin Portal (KRP) has been launched by Department of Agriculture and Farmers Welfare in September 2023, enabling Aadhaar-based beneficiary verification and faster digital claim settlements under the Modified Interest Subvention Scheme (MISS) for loans availed through KCC.

(e) The Government and RBI have been taking up various initiatives from time to time to strengthen cyber security of digital payment transaction and protect citizens from cyber financial frauds. This inter-alia, includes:

i. The government in consultation with the Reserve Bank of India has set up India Digital Payment Intelligence Corporation (IDPIC) to share real-time fraud intelligence and alerts to the banks and financial institutions by leveraging advanced technologies such as Artificial Intelligence, Machine Learning and Big Data Analytics.
ii. Reserve Bank of India (RBI) has issued Master Directions on Digital Payment Security Controls in February, 2021 to combat web and mobile app threats. These guidelines mandate the banks to implement a common minimum standards of security controls for various payment channels like internet, mobile banking, card payment etc.
iii. RBI has launched an Artificial Intelligence (AI) based tool 'MuleHunter' for identification of money mule and advised the banks and financial institutions for its uses.
iv. Indian Cyber Crime Coordination Centre (I4C), Ministry of Home Affairs (MHA) has been proactively analysing the digital lending apps. In order to facilitate the citizens to report cyber incidents including fake/illegal loan apps, MHA has launched a National Cybercrime Reporting Portal (www.cybercrime.gov.in) as well as a National Cybercrime Helpline number "1930".
v. RBI and banks have been taking up awareness campaigns through short SMS, radio campaign, publicity on prevention of 'cyber-crime'. Further, RBI has been conducting electronic-banking awareness and training (e-BAAT) programmes which focuses on awareness about frauds and risk mitigation.

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