

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

UNSTARRED QUESTION No. 2117

TO BE ANSWERED ON TUESDAY, JANUARY 01, 2019/PAUSHA 11, 1940 (SAKA)

Availability of banks in rural areas

2117. SHRI HISHEY LACHUNGPA:

Will the Minister of FINANCE be pleased to state:

- (a) the per person availability of banks in the rural areas of the country, State-wise for the last three years;
- (b) whether any steps have been taken by Government to improve the banking accessibility in rural areas of the country;
- (c) if so, the details thereof; and
- (d) if not, the reasons therefor?

Answer

**The Minister of State in the Ministry of Finance
(SHRI SHIV PRATAP SHUKLA)**

(a) to (d) As apprised by RBI, the number of functioning branches of commercial banks in rural areas, State/Union territory (UTs) wise during the last 3 years (upto June 2018) is provided at Annex-I.

As per extant guidelines dated 18.5.2017 on rationalizing of Branch Authorisation Policy, RBI has granted general permission to domestic Scheduled Commercial Banks (excluding Regional Rural Banks), to open banking outlets at any place in the country, without seeking prior approval of RBI in each case, subject to at least 25 percent of the total number of banking outlets (a fixed point service delivery unit, manned by either bank's staff or its Business Correspondent) opened during a financial year being in unbanked rural centres with population less than 10,000. For this purpose, banking outlets opened in any centre having population less than 50,000 in North Eastern states, Sikkim and also Left Wing Extremism (LWE) affected districts as notified by the Government of India are also considered as equivalent to opening of banking outlets in unbanked rural centres.

**Annexure-I as referred to in reply to the Lok Sabha question no. 2117 for 01.01.2019 regarding
Availability of banks in rural areas**

Number of Functioning Branches of Commercial Banks in Rural Areas - State/UTs

STATE/UTs	March 31, 2016	March 31, 2017	March 31, 2018	June 30, 2018
ANDAMAN & NICOBAR IS	23	23	23	23
ANDHRA PRADESH	2,238	2,345	2,403	2,403
ARUNACHAL PRADESH	69	72	73	73
ASSAM	1,232	1,289	1,317	1,317
BIHAR	3,098	3,196	3,268	3,277
CHANDIGARH	11	11	11	11
CHHATTISGARH	1,002	1,046	1,063	1,081
DADRA & NAGAR HAVELI	11	14	14	14
DAMAN & DIU	3	3	3	3
GOA	273	278	279	280
GUJARAT	2,385	2,447	2,495	2,503
HARYANA	1,541	1,592	1,616	1,621
HIMACHAL PRADESH	1,168	1,218	1,209	1,211
JAMMU & KASHMIR	855	866	890	896
JHARKHAND	1,282	1,329	1,348	1,350
KARNATAKA	3,345	3,433	3,489	3,498
KERALA	319	332	354	355
LAKSHADWEEP	6	6	6	6
MADHYA PRADESH	2,194	2,277	2,306	2,313
MAHARASHTRA	2,991	3,064	3,124	3,131
MANIPUR	69	71	81	81
MEGHALAYA	168	169	170	170
MIZORAM	63	67	67	67
NAGALAND	48	53	53	53
NCT OF DELHI	66	66	68	68
ODISHA	2,455	2,527	2,568	2,568
PUDUCHERRY	48	49	51	51
PUNJAB	2,421	2,501	2,534	2,535
RAJASTHAN	2,691	2,777	2,857	2,860
SIKKIM	67	68	72	74
TAMIL NADU	2,684	2,828	2,933	2,939
TELANGANA	1,437	1,491	1,524	1,524
TRIPURA	229	232	236	236
UTTAR PRADESH	7,411	7,617	7,712	7,718
UTTARAKHAND	899	918	938	939
WEST BENGAL	3,466	3,555	3,647	3,648
Total	48,268	49,830	50,802	50,897

Source: RBI

Notes: (a) Population group 'Rural' includes centres with population of less than 10,000. All population figures are as per census 2011.

(b) Data exclude 'Administrative Offices'.

