

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

UN-STARRED QUESTION No. 2118

TO BE ANSWERED ON 1 January, 2019(TUESDAY) /PAUSHA 11, 1940 (SAKA)

Bank branches in remotest parts of the country

2118. SHRI HISHEY LACHUNGPA:

Will the Minister of FINANCE be pleased to state:

(a) the details of branches of banks opened in the various parts of the country in the last three years; and

(b) how Government propose to provide bank branches to the remotest parts of the country, the details thereof?

Answer

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

(a) As appraised by Reserve Bank of India (RBI), the number of branches opened by commercial banks during last three years is provided below:

2015-16	2016-17	2017-18	2018-19 (till 30.06.2018)
9,040	5,308	3,952	1,682

(b) As per RBI's extant guidelines on " Rationalising the Branch Authorisation Policy", dated 18.5.2017, general permission has been granted to domestic Scheduled Commercial Banks (SCBs) (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 opened during a financial year being in unbanked rural centres (Tier 5 & 6) with population less than 10,000.

For this purpose, 'Banking Outlets' opened in any Tier 3 to Tier 6 centres (centres with population less than 50,000) of North Eastern States and Sikkim as well as in any Tier 3 to 6 centre of Left-wing Extremism (LWE) affected districts as notified by the Government of India from time to time, are also considered as equivalent to opening a 'Banking Outlet', in unbanked rural centres.
