

an>

Title: Need to instruct Banks to allow women self help Groups to act banking correspondents.

SHRIMATI SARMISTHA SETHI (JAJPUR): Thank you, Sir. Financial inclusion is one of the most important areas which needs coordination between the Centre and the State. Despite serious efforts on the part of the Odisha Government to improve the lives of the people of the State through initiatives like Mission Shakti, inadequate banking infrastructure, particularly in the rural areas has become a major constraint. More than 70 per cent of our gram panchayats do not have a brick-and-mortar bank branch. Business correspondents are not effective in remote villages. Commercial banks are not delivering adequate credit to the agriculture and allied sector as well as the Self Help Groups in the State.

So, I would request the Government, through you, that all the banks may be instructed to allow Women Self Help Groups to act as banking correspondents, at least, in unbanked areas. The Government of India may issue necessary instruction to all the commercial banks to open more and more brick-and-mortar branches and ATMs in the unbanked areas to enable people to access banking services in those localities.

Thank you, Sir.