

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:2595  
ANSWERED ON:11.03.2011  
QUESTION BANK BRANCHES  
Barq Shri Shafiqur Rahman

**Will the Minister of FINANCE be pleased to state:**

- (a) whether the Public Sector Banks including Punjab National Bank have opened their branches in Muradabad area of Uttar Pradesh during the last three years and the current financial year;
- (b) if so, the details thereof and if not, the reasons therefor; and
- (c) the remedial measures taken/being taken by the Government in this regard?

**Answer**

The Minister of State in the Ministry of Finance (Shri Namu Narain Meena)

(a) to (c):- The Reserve Bank of India (RBI) has provided the details of the bank branches opened by Public Sector Banks including by the Punjab National Bank in Muradabad District in Uttar Pradesh in the last three years and the current year as under:

Bank group/period	2007-08	2008-09	2009-10	2010-11	(1.4.2010 to 31.12.2010)
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Public Sector Banks	5	5	11	3	
Of which Punjab National Bank	-	-	5	-	

In order to facilitate the opening of bank branches in rural areas and to address the issue of the uneven spread of bank branches, RBI since December 2009, has permitted domestic Scheduled Commercial Banks to freely open branches in Tier 3 to Tier 6 centres with a population of less than 50,000 under general permission, subject to reporting.

To extend the reach of banking to the rural hinterland, Banks were advised in 2010-11 to provide appropriate banking facilities to habitations having a population in excess of 2000 (as per 2001 census) by March, 2012. These services are to be provided using the Business Correspondent and other models, with appropriate technology back up. This Campaign has been named `Swabhimaan`. The Banks have formulated their road maps for Financial Inclusion through the mechanism of the State Level Bankers Committee and have identified approximately 73,000 habitations across the country having a population of over 2000 for providing banking facilities. These habitations have been allocated to Public Sector Banks, Regional Rural Banks, Private Sector Banks and Cooperative Banks for extending banking services by March, 2012. It is estimated that approximately 5 crore rural households shall open bank accounts under this initiative.