

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:3005  
ANSWERED ON:19.08.2011  
QUESTION ACCESS TO BANKING FACILITIES  
Rajukhedi Shri Gajendra Singh

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

- (a) the total percentage of people which have access to the banking facilities in the country;
- (b) whether the Government has any special proposal pending for the expansion of banking services; and
- (c) if so, the details thereof?

**Answer**

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

(a) to (c):- The Reserve Bank of India (RBI) has reported that as on March 31, 2011 there are 89,396 Commercial Bank branches in the country, out of which 33,463(37.4%) bank branches are in the rural areas, 22,526(25.2%) in semi-urban areas, 17,676(19.8%) in urban areas and 15,731(17.6%) are in Metropolitan areas. The RBI has also reported that the all India average population per branch was 13,503 as on 31st March, 2011.

In order to extend the reach of banking services, 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, using the Business Correspondent and other models, with appropriate technology back up. Approximately 73,000 such habitations across the country have been identified and allocated to Public Sector Banks, Regional Rural Banks, Private Sector Banks and Cooperative Banks for extending banking services by March, 2012. As per reports received from Banks, 29,569 such villages have been covered as on 31.03.2011.