

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:3845
ANSWERED ON:31.07.2009
ATM CENTRES
Rathwa Shri Ramsinhbhai Patalbhai

Will the Minister of FINANCE be pleased to state:

- (a) whether the tribal and most backward areas of the country including the areas of Gujarat have not been covered by the State Bank of India (SBI) its branches and its ATM Centres;
- (b) if so, the reasons therefor; and
- (c) the action taken by the Government in this regard?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE(SHRI NAMO NARAIN MEENA)

(a) to (c): Under the extant Branch Authorisation Policy, the choice of the Centre/location for opening of branches is left to the discretion of the banks which the banks generally decide based on the business potential, viability, availability of infrastructure etc. State Bank of India has reported that while expanding their network of branches/ATMs they have always taken care of the needs of the rural/semi-urban centers and also the centers located in the under-banked districts. Out of a total of 1660 branch opening authorizations and 2138 ATM authorizations received from Reserve Bank of India, during the financial year 2008-09, 66% of the branch authorizations and 43% ATM authorizations are proposed in the rural and semi-urban centres. Out of these, 120 ATMs and 18 branch authorizations relate to the State of Gujarat.