

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:184  
ANSWERED ON:08.08.2012  
SBI ATM CENTRES IN RURAL AREAS QUESTION  
Dhurve Jyoti

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

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

**Answer**

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

(a) to (c) General permission has been granted by Reserve Bank of India (RBI) to domestic Scheduled Commercial Banks (SCBs) including private sector banks (other than RRBs) to open branches/mobile branches/Administrative Offices/CPCs (Service Branches), (i) in Tier 2 to Tier 6 centres (with population up to 99,999) which include rural centres and (ii) in rural, semi-urban and urban centres of the North-Eastern States and Sikkim subject to reporting. New private sector banks are required to have 25% of their total number branches in rural and semi urban centres with population below 1,00,000 on an ongoing basis. This is one of the conditions laid down in their banking licence.

Further, RBI in their Branch Authorization Policy for opening of Branches in unbanked rural centres, has advised all SCBs that while preparing their Annual Branch Expansion Plan, they should allocate at least 25% of the total number of branches proposed to be opened during a year in unbanked Rural (Tier 5 and Tier 6) centres. There is distinct thrust in the extent Branch Authorization Policy on opening more branches in rural and under banked areas.

As per the extant guidelines, SCBs have also been given general permission to install off-site ATMs/Mobile ATMs at the location of their choice without the prior permission of RBI, subject to reporting. Banks are opening Branches/ATMs on an ongoing basis to provide convenience services to their customers.

The State Bank of India (SBI) has informed that the number of branches of SBI functioning and ATMs of SBI operating in the three States are as follows:

Name of States	Number of branches functioning	Number of ATMs operating
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Gujarat	1159	1586
Jharkhand	466	547
Madhya Pradesh	1024	1572