

**GOVERNMENT OF INDIA  
PLANNING  
LOK SABHA**

UNSTARRED QUESTION NO:2744

ANSWERED ON:13.03.2013

IMPLEMENTATION OF DIRECT CASH TRANSFER SCHEMES

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

(a) whether the Government has made any provision for direct cash transfer facility to such rural areas where there is no Branch of Nationalised Banks:

(b) if so, the details thereof;

(c) the details of the areas in the selected districts where non-availability of branches of banks have been identified, State-wise, including Bihar, Chhattisgarh and Odisha; and:

(d) the steps/measures taken by the Government to avoid hindrances for availing

**Answer**

MINISTER OF STATE FOR PARLIAMNETARY AFFAIRS & PLANNING (SHRI RAJEEV SHUKLA)

(a) to (d) Although the Direct Benefit Transfer System has been rolled out in 43 districts for 26 schemes, taking into account the high Aadhaar enrollment and greater coverage of banks in these districts, the details of the banking infrastructure that is in place to allow smooth functioning of the direct cash transfer facility, especially in rural areas, are as under:

There are 100,277 branches of Scheduled Commercial Banks (SCBs) (of which 36,972 are in rural areas and 26,595 in semi-urban areas) and 105,784 ATMs as in December, 2012, in the country. The Average Population Per Branch (APPB) of Scheduled Commercial Banks as on 31.03.2012 is 12,921. The State-wise details of bank branches and Average Population per Bank Branch (APPB) in India as on 31.03.2012 is at Annexure-I.

To strengthen the banking infrastructure, RBI has issued the following guidelines:

# RBI has permitted domestic Scheduled Commercial Banks (excluding RRBs) to open branches in Tier 2 to Tier 6 Centres (with population upto 99,999 as per census 2001) without the need to take permission from RBI in each case, subject to reporting.

# RBI has also permitted SCBs (excluding RRBs) to open branches in rural, semi urban and urban centres in North Eastern States and Sikkim without having the need to take permission from RBI in each case, subject to reporting.

# Domestic SCBs have been advised that while preparing their Annual Branch Expansion Plan (ABEP), they should allocate atleast 25% of the total number of branches proposed to be opened during the year in unbanked Tier 5 and Tier 6 centres i.e. (population upto 9999) centres which do not have a brick and mortar structure of any SCB.

# RRBs have also been advised to allocate at least 25 percent of the total number of branches proposed to be opened during a year in unbanked rural (Tier 5 and Tier 6) Centres.

Under "Swabhimaan-the Financial Inclusion Campaign" banking facilities have been provided to over 74000 villages having population of 2000 and above primarily through Business Correspondents model. The 'Swabhimaan' campaign has further been extended to habitations which had population of 1000 or more (2001 census) in North East & Hilly States and habitations which had a population of 2000 or more (2011 census).

According to the data maintained by the RBI, banks had engaged 152,328 business correspondents by December, 2012. During 2012-13, 1837.55 lakhs transactions valued at Rs.16533.34 crore had been undertaken at the BC locations by December, 2012 in 2012-13.

The State Level Bankers Committee (SLBCs) have been advised to undertake a mapping of the entire geography to identify the requirements of additional banking outlets and to plan for providing such outlets.