

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:1771

ANSWERED ON:16.08.2013

**BANKING FACILITIES**

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

(a) the number of unbanked areas having population of more than 2000 in the country during the last three years and the current year, State-wise including Bihar;

(b) whether bank branches are proposed to be opened in those areas under Swabhiman campaign; and

(c) the role exercised by the Reserve Bank of India (RBI) in ensuring opening up of new bank branches by public and private sector banks in these areas?

**Answer**

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

(a)and (b):-In order 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) under "Swabhimaan" Financial Inclusion Campaign. By March, 2013 banking facilities have been provided to 74,351 such villages inter-alia through brick & mortar branches, business correspondent agents (BCAs) and mobile banking except 6 villages in Jammu & Kashmir. The State-wise number of such villages is annexed.

(c):- In order to further extend the reach of banking to the rural hinterland, in terms of extant Branch Authorisation Policy of RBI, it has been stipulated that Domestic Scheduled Commercial Banks, while preparing their Annual Branch Expansion Plan (ABEP), 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.