

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:5290  
ANSWERED ON:24.04.2015  
BANKING SERVICES IN LWE AREAS  
Panda Shri Baijayant "Jay"

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

- (a) whether the Left Wing Extremism (LWE) affected areas have been excluded from coverage under the financial inclusion services including Prime Minister Jan Dhan Yojana (PMJDY);
- (b) if so, the details thereof along with the number of branches operated in the LWE areas during the last three years, bank and State-wise including Odisha;
- (c) whether the Government made any effort to improve banking services in the LWE areas; and
- (d) if so, the details thereof along with the steps taken by the Government in this regard?

**Answer**

The Minister of State in the Ministry of Finance (SHRI JAYANT SINHA)

(a) to (d) Financial Inclusion is an important priority of the Government with the objective to extend financial services to the large hitherto un-served population of the country. Pradhan Mantri Jan-Dhan Yojana (PMJDY), a national mission on financial inclusion, also aims to provide banking facilities across the country. As on 15.04.2015, 2.28 crore accounts have been opened in 83 Left Wing Extremism (LWE) districts of 9 States of Andhra Pradesh, Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Uttar Pradesh and West Bengal. Rs.1742.27 crore have been deposited and 1.87 crore RuPay Card have been issued in these accounts under PMJDY. The number of branches operated in LWE areas State-wise during the last three years, as reported by State Level Bankers' Committees, is given in Annexure.

Further, in LWE districts, banks have also been asked to establish Ultra Small Branches (USBs) in all villages covered through Business Correspondents and having population of more than 2000 (as per 2001 Census). Till 31.03.2015 banks have established 11306 USBs.