

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:7014  
ANSWERED ON:08.05.2015  
BRICKS AND MORTAR BANK BRANCHES  
Tarai Smt. Rita

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

- (a) whether the Government proposes to open brick and mortar bank branches in all the 4597 unbanked gram panchayats of the Odisha State within the target period;
- (b) if so, the details thereof;
- (c) whether the Government has issued guidelines / direction to Scheduled Commercial Banks in this regard, if so, the details thereof and if not, the reasons therefor; and
- (d) the other corrective measures taken by the Government to achieve the target within the stipulated time?

**Answer**

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

(a) and (b) Reserve Bank of India (RBI) has granted general permission to domestic Scheduled Commercial Banks (other than Regional Rural Banks) to open branches (i) in Tier 2 to Tier 6 centres (with population upto 99,999) and (ii) in rural, semi-urban and urban centres of the North-Eastern States and Sikkim subject to reporting.

State Level Bankers' Committee (SLBC), Odisha has informed that all the unbanked Gram Panchayats in the State have been allocated to different banks to open brick and mortar branches in a time bound manner.

SLBC has further informed that banks are facing the problems like non availability of internet connectivity and lack of steady power supply for which Govt. of Odisha is following up with its power supply department and Bharat Sanchar Nigam Limited (BSNL), Bharat Broadband Network Limited (BBNL) to ensure proper power supply and internet connectivity.

(c) and (d) To boost financial inclusion across the country, Pradhan Mantri Jan-Dhan Yojana (PMJDY) has been launched on 28th August 2014. Under the Yojana, rural areas in the country have been divided into Sub Service Areas (SSAs) and banks have been asked to cover SSAs by either branch or fixed point interoperable Business Correspondent (BC). SSAs have been made in such a way that one SSA caters to about 1000-1500 households and each village has access to bank facility within a reasonable distance.

As far as Odisha State is concerned as per the survey done by banks in PMJDY all the 74.32 lac households in the State have been provided with the facility of at least one bank account per household. As per information received from RBI, number of Scheduled Commercial Bank (SCBs) branches in the State which stood at 3266 as on 31.03.2012 has risen to 4178 as on 31.12.2014.