

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA

UN-STARRED QUESTION No. 1977

TO BE ANSWERED ON 21 DECEMBER 2018 (FRIDAY)/AGRAHAYANA 30, 1940 (SAKA)

Opening of Bank Branches/ATMs

1977. SHRIMATI SAJDA AHMED:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government proposes to open new branches of the nationalized banks across West Bengal in the current year and if so, the details thereof;
- (b) the details of bank branches newly opened in the district of Howrah in West Bengal during the last three years;
- (c) the number of Automated Teller Machines (ATMs) set up/proposed to be set up in the rural areas in the State of West Bengal; and
- (d) whether the Government has assessed the need of ATM facilities across West Bengal and if so, the action taken thereon?

Answer

**The Minister of State in the Ministry of Finance
(SHRI SHIV PRATAP SHUKLA)**

(a) to (d) As per extant guidelines dated 18.5.2017 on rationalisation of Branch Authorisation Policy, Reserve Bank of India (RBI) has granted general permission to domestic Scheduled Commercial Banks (excluding Regional Rural Banks), to open banking outlets at any place in the country, without seeking prior approval of RBI in each case, subject to at least 25 percent of the total number of banking outlets opened during a financial year being in unbanked rural centres with population less than 10,000.

As per RBI, a Banking Outlet is a fixed point service delivery unit, manned by either bank's staff or its Business Correspondent.

As apprised by RBI, number of branches opened by commercial banks in the district of Howrah in West Bengal during period 2016-17, 2017-18 and 2018-19 (till June 30, 2018) is 11, 10 and 12 respectively.

As apprised by State Level Bankers' Committee (SLBC) West Bengal, number of ATMs in the rural areas (excluding semi-urban area) of West Bengal is provided below:

As on 31.03.2016	3,550
As on 31.03.2017	3,552
As on 31.03.2018	3,631

In pursuance of RBI guidelines, rolling out of banking outlets in uncovered areas is a continuous process and looked after by State Level Bankers' Committee (SLBC), in consultation with the concerned State Government, member banks and other stakeholders.
