

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) The web portal [www.psbloansin59minutes.com](http://www.psbloansin59minutes.com) facilitates in principle approval for loans to Micro Small and Medium Enterprises (MSMEs) upto ₹ 1 crore within 59 minutes from Public Sector Banks (PSBs). Key features of the portal, *inter alia*, include enabling borrowers to connect with multiple banks without visiting the branch, financial technology (FinTech) based architecture with high level of information security, analysis of data from distributed data points, loan products in line with scoring models and assessment methods within approved credit policies, prima-facie eligibility check for credit guarantee from CGTMSE (Credit Guarantee Fund Trust for Micro and Small Enterprises) etc.

(b) Till 25.12.2018, total number of 40,669 loans have been sanctioned through this mode amounting to ₹ 14,088.32 crore.

**Availability of banks in rural areas**

2117. SHRI HISHEY LACHUNGPA: Will the Minister of FINANCE be pleased to state:

(a) the per person availability of banks in the rural areas of the country, State-wise for the last three years;

(b) whether any steps have been taken by Government to improve the banking accessibility in rural areas of the country;

(c) if so, the details thereof; and

(d) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) to (d) As apprised by RBI, the number of functioning branches of commercial banks in rural areas, State/Union territory (UTs) wise during the last 3 years (upto June, 2018) is given in Statement (*See below*).

As per extant guidelines dated 18.5.2017 on rationalizing of Branch Authorisation Policy, 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 per cent of the total number of banking outlets (a fixed point service delivery unit, manned by either bank's staff or its Business Correspondent) opened during a financial year being in unbanked rural centres with population less than 10,000. For this purpose, banking outlets opened in any centre having population less than 50,000 in North Eastern states, Sikkim and also Left Wing Extremism (LWE) affected districts as

notified by the Government of India are also considered as equivalent to opening of banking outlets in unbanked rural centres.

**Statement**

*Number of Functioning Branches of Commercial Banks in Rural Areas-State/UTs*

State/UTs	31 March, 2016	31 March, 2017	31 March, 2018	30 June, 2018
1	2	3	4	5
Andaman and Nicobar Islands	23	23	23	23
Andhra Pradesh	2,238	2,345	2,403	2,403
Arunachal Pradesh	69	72	73	73
Assam	1,232	1,289	1,317	1,317
Bihar	3,098	3,196	3,268	3,277
Chandigarh	11	11	11	11
Chhattisgarh	1,002	1,046	1,063	1,081
Dadra and Nagar Haveli	11	14	14	14
Daman and Diu	3	3	3	3
Goa	273	278	279	280
Gujarat	2,385	2,447	2,495	2,503
Haryana	1,541	1,592	1,616	1,621
Himachal Pradesh	1,168	1,218	1,209	1,211
Jammu and Kashmir	855	866	890	896
Jharkhand	1,282	1,329	1,348	1,350
Karnataka	3,345	3,433	3,489	3,498
Kerala	319	332	354	355
Lakshadweep	6	6	6	6
Madhya Pradesh	2,194	2,277	2,306	2,313
Maharashtra	2,991	3,064	3,124	3,131
Manipur	69	71	81	81
Meghalaya	168	169	170	170
Mizoram	63	67	67	67
Nagaland	48	53	53	53
NCT of Delhi	66	66	68	68

1	2	3	4	5
Odisha	2,455	2,527	2,568	2,568
Puducherry	48	49	51	51
Punjab	2,421	2,501	2,534	2,535
Rajasthan	2,691	2,777	2,857	2,860
Sikkim	67	68	72	74
Tamil Nadu	2,684	2,828	2,933	2,939
Telangana	1,437	1,491	1,524	1,524
Tripura	229	232	236	236
Uttar Pradesh	7,411	7,617	7,712	7,718
Uttarakhand	899	918	938	939
West Bengal	3,466	3,555	3,647	3,648
TOTAL	48,268	49,830	50,802	50,897

Source: RBI.

Notes: (a) Population group 'Rural' includes centres with population of less than 10,000. All population figures are as per census 2011.

(b) Data exclude 'Administrative Offices'.

#### **Bank branches in remotest parts of the country**

2118. SHRI HISHEY LACHUNGPA: Will the Minister of FINANCE be pleased to state:

(a) the details of branches of banks opened in the various parts of the country in the last three years; and

(b) how Government propose to provide bank branches to the remotest parts of the country, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) As apprised by Reserve Bank of India (RBI), the number of branches opened by commercial banks during last three years is provided below:—

2015-16	2016-17	2017-18	2018-19 (till 30.06.2018)
9,040	5,308	3,952	1,682

(b) As per RBI's extant guidelines on "Rationalising the Branch Authorisation Policy", dated 18.5.2017, general permission has been granted to domestic Scheduled