

Banking facilities in backward districts

†1645. SHRI P. L. PUNIA: Will the Minister of FINANCE be pleased to state:

- (a) the efforts made to provide banking facilities in selected backward districts under "Aspirational Districts Programme";
- (b) the details of the number of branches and ATMs of nationalised banks, functioning in the said backward districts, before the year 2018;
- (c) the details of the number of branches and ATMs of nationalised banks functioning in such backward districts, at present; and
- (d) the details of increase or decrease in transactions of the nationalised banks subsequent to implementation of this scheme in said districts?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): (a) to (d) As apprised by NITI Aayog, Aspirational district programme was launched on 5.1.2018 as a special initiative to bring about rapid transformation in 112 districts which have shown relatively less progress in key performance indicators across sectors which affect quality of life of citizens and improves their economic productivity. Financial Inclusion is one of the sectors under focus in this programme and important Key Performance Indicators (KPIs) taken under this programme for monitoring include:—

- (i) Number of accounts opened under Pradhan Mantri Jan Dhan Yojana per lakh population.
- (ii) Number of enrolments per lakh population under Pradhan Mantri Jeevan Jyoti Yojana.
- (iii) Number of enrolments per lakh population under Pradhan Mantri Surakhsha Bima Yojana.
- (iv) Number of beneficiaries per lakh population under Atal Pension Yojana.
- (v) Total Disbursement of Mudra Loan.

There is regular monitoring of progress in these indicators and the programme

†Original notice of the question was received in Hindi.

has generated a competitive spirit as the districts are ranked and given additional allocation as incentive if they perform well in a month. In addition, districts have been advised to strengthen the District Level Coordination Committee so that local issues are taken on priority.

Banks have also been requested to ensure that necessary steps are taken on priority in co-ordination among the district authority, banks and insurance functionaries and other stakeholders to cover the gaps in relation to the respective bench marks of KPIs in these districts.

The details of the number of functioning branches of Public Sector banks (PSBs) in Aspirational District as on 31.12.2017 and 30.06.2019 is given in the Statement (*See below*).

As apprised by Reserve Bank of India (RBI), the numbers of ATMs in the country as on 31.12.2017 and 30.09.2019 are about 2.22 lakh and 2.28 lakh respectively. During the corresponding period the share of ATMs in rural centre was 18.3% and 19.5% respectively. The data on district-wise ATMs and transactions of the nationalised banks are not centrally maintained.

As per extant guidelines of RBI, 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. Banks, *inter-alia*, consider proposals for opening banking outlets in the light of RBI's instructions, their business plans and their commercial viability. To further assess the viability for opening a banking outlet, banks carry out survey as required.

In addition to the branches and ATMs, as per extant guidelines issued by RBI, banking outlets manned by the banks' Business Correspondents (BCs) also provide banking services. The major activities performed by BCs are opening of bank accounts, cash deposit and withdrawal, remittance, etc. As per RBI's Annual Report 2018-19, as on 31st March 2019, there are 5.41 lakh BCs providing banking services in villages.

Statement*State/District-wise Number of Functioning Branches of Public
Sector Banks (PSBs) in Aspirational Districts*

Sl. No.	State	Aspirational District	December 31, 2017	June 30, 2019
1	2	3	4	5
1.	Andhra Pradesh	Visakhapatnam	522	498
2.	Andhra Pradesh	Vizianagaram	177	179
3.	Andhra Pradesh	Y.S.R.	202	199
4.	Arunachal Pradesh	Namsai	5	5
5.	Assam	Baksa	25	25
6.	Assam	Barpeta	57	57
7.	Assam	Darrang	30	29
8.	Assam	Dhubri	33	32
9.	Assam	Goalpara	34	33
10.	Assam	Hailakandi	20	20
11.	Assam	Udalguri	18	18
12.	Bihar	Araria	84	81
13.	Bihar	Aurangabad	86	87
14.	Bihar	Banka	70	70
15.	Bihar	Begusarai	127	128
16.	Bihar	Gaya	161	161
17.	Bihar	Jamui	46	44
18.	Bihar	Katihar	107	106
19.	Bihar	Khagaria	57	57
20.	Bihar	Muzaffarpur	220	218

1	2	3	4	5
21.	Bihar	Nawada	54	53
22.	Bihar	Purnia	124	124
23.	Bihar	Sheikhpura	29	27
24.	Bihar	Sitamarhi	95	96
25.	Chhattisgarh	Bastar	54	56
26.	Chhattisgarh	Bijapur	10	18
27.	Chhattisgarh	Dakshin Bastar Dantewada	19	23
28.	Chhattisgarh	Kondagaon	19	18
29.	Chhattisgarh	Korba	71	69
30.	Chhattisgarh	Mahasamund	61	58
31.	Chhattisgarh	Narayanpur	8	7
32.	Chhattisgarh	Rajnandgaon	66	65
33.	Chhattisgarh	Sukma	6	7
34.	Chhattisgarh	Uttar Bastar Kanker	35	35
35.	Gujarat	Dahod (Dohad)	58	57
36.	Gujarat	Narmada	38	37
37.	Haryana	Mewat	34	40
38.	Himachal Pradesh	Chamba	42	44
39.	Jammu and Kashmir	Baramulla	16	16
40.	Jammu and Kashmir	Kupwara	7	8
41.	Jharkhand	Bokaro	177	172
42.	Jharkhand	Chatra	41	40
43.	Jharkhand	Dumka	74	73
44.	Jharkhand	Garhwa	34	32

1	2	3	4	5
45.	Jharkhand	Giridih	123	122
46.	Jharkhand	Godda	71	70
47.	Jharkhand	Gumla	43	42
48.	Jharkhand	Hazaribag	122	122
49.	Jharkhand	Khunti	36	35
50.	Jharkhand	Latehar	28	27
51.	Jharkhand	Lohardagga	32	31
52.	Jharkhand	Pakur	41	40
53.	Jharkhand	Palamau	60	62
54.	Jharkhand	Paschimi Singhbhum	85	84
55.	Jharkhand	Purbi Singhbhum	222	208
56.	Jharkhand	Ramgarh	87	84
57.	Jharkhand	Ranchi	343	331
58.	Jharkhand	Sahebganj	49	47
59.	Jharkhand	Simdega	26	25
60.	Karnataka	Raichur	116	116
61.	Karnataka	Yadgir	56	57
62.	Kerala	Wayanad	66	64
63.	Madhya Pradesh	Barwani	58	52
64.	Madhya Pradesh	Chhatarpur	52	54
65.	Madhya Pradesh	Damoh	47	46
66.	Madhya Pradesh	Khandwa (East Nimar)	71	70
67.	Madhya Pradesh	Guna	52	50
68.	Madhya Pradesh	Rajgarh	65	62
69.	Madhya Pradesh	Singrauli	50	48

1	2	3	4	5
70.	Madhya Pradesh	Vidisha	84	81
71.	Maharashtra	Gadchiroli	42	39
72.	Maharashtra	Nandurbar	64	61
73.	Maharashtra	Osmanabad	64	60
74.	Maharashtra	Washim	53	52
75.	Manipur	Chandel	3	3
76.	Meghalaya	Ri Bhoi	22	22
77.	Mizoram	Mamit	3	3
78.	Nagaland	Kiphire	2	2
79.	Odisha	Balangir	82	80
80.	Odisha	Dhenkanal	77	77
81.	Odisha	Gajapati	38	37
82.	Odisha	Kalahandi	77	76
83.	Odisha	Kandhamal	48	47
84.	Odisha	Koraput	58	58
85.	Odisha	Malkangiri	23	24
86.	Odisha	Nawapara	30	31
87.	Odisha	Nawrangpur	28	27
88.	Odisha	Rayagada	57	56
89.	Punjab	Ferozpur	110	109
90.	Punjab	Moga	151	149
91.	Rajasthan	Baran	59	57
92.	Rajasthan	Dholpur	41	40
93.	Rajasthan	Jaisalmer	46	45
94.	Rajasthan	Karauli	71	71

1	2	3	4	5
95.	Rajasthan	Sirohi	57	55
96.	Sikkim	West Sikkim	12	11
97.	Tamil Nadu	Ramanathapuram	76	76
98.	Tamil Nadu	Virudhunagar	131	128
99.	Telangana	Bhadradri (Kothagudem)	63	71
100.	Telangana	Jayashankar (Bhupalpalli)	13	13
101.	Telangana	Komram Bheem (Asifabad)	14	16
102.	Tripura	Dhalai	19	19
103.	Uttarakhand	Haridwar	203	199
104.	Uttarakhand	Udham Singh Nagar	212	208
105.	Uttar Pradesh	Bahraich	88	87
106.	Uttar Pradesh	Balrampur	69	68
107.	Uttar Pradesh	Chandauli	101	99
108.	Uttar Pradesh	Chitrakoot	33	32
109.	Uttar Pradesh	Fatehpur	100	101
110.	Uttar Pradesh	Shravasti	34	33
111.	Uttar Pradesh	Sidharthanagar	77	77
112.	Uttar Pradesh	Sonbhadra	106	104
TOTAL			7995	7875

Source: Reserve Bank of India

Accounts under PMJDY

1646. SHRI MANAS RANJAN BHUNIA: Will the Minister of FINANCE be pleased to state the details of the number of accounts operational as on date and the number