

**Financial inclusion under Aspirational Districts Programme**

1342. SHRI V. VIJAYASAI REDDY: Will the Minister of FINANCE be pleased to state:

(a) financial inclusion under PM Jan Dhan Accounts, PM Jeevan Jyoti Yojana, PM Suraksha Bima Yojana, MUDRA Loan, etc. is one of the important aspects of Aspirational Districts Programme (ADP);

(b) whether functional branches of Public Sector Banks (PSBs) is key institutional framework to achieve goals under ADP;

(c) whether the Ministry is aware that number of banks in Kadapa which is chosen as one of the Aspirational Districts in Andhra Pradesh have come down from 202 in 2017 to 199 in 2019; and

(d) if so, whether it does not hamper to achieve the goals under ADP as banks are focal points?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): (a) to (d) As apprised by NITI Aayog, financial inclusion is one of the focus sector under Aspirational District Programme with the following important Key Performance Indicators:

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

Banking outlets are one of the key pillars for interventions related to financial inclusion in the country. 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 (a fixed point service delivery unit, manned by either bank's staff or its Business Correspondent (BC)) 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 i.e. centres having population less than 10,000 (Tier 5 and Tier 6 centres).

Under Pradhan Mantri Jan-Dhan Yojana (PMJDY), all villages were mapped by banks into 1.59 lakh Sub-Service Areas (SSAs) (one SSA catering to 1,000 to 1,500 households). As informed by banks, 0.33 lakh SSAs have been covered with bank branches, 1.26 lakh SSAs, have been covered by deployment of interoperable Business Correspondents (BCs).

As informed by State Level Bankers' Committee (SLBC) Convenor Bank of Andhra Pradesh (AP), the number of bank branches in Kadapa district in Andhra Pradesh is provided below:

Year	No. of bank-branches in Kadapa district
2017	378
2018	373
2019	380

Source: SLBC Convenor Bank of AP

In addition to the above, SLBC Convenor Bank of AP has also informed that there are 724 Business Correspondents providing banking services in Kadapa district.

#### **Varnished bank notes**

1343. SHRIMATI AMBIKA SONI: Will the Minister of FINANCE be pleased to state:

- (a) whether Government proposes to introduce varnished bank notes;
- (b) if so, the details thereof; and
- (c) the steps taken by Government to increase the life of bank notes?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): (a) to (c) Government has approved introduction of one billion pieces of varnished banknotes of ₹ 100 denomination on field trial basis by Reserve Bank of India at five centres, viz., Shimla, Jaipur, Bhubaneswar, Mysore and Kochi. This will increase the life of banknotes.