

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**RAJYA SABHA**

**UNSTARRED QUESTION No. 890**

Answered on Tuesday, July 30, 2024/ Sravana 8, 1946 (Saka)

**Banking services in Odisha**

890. Smt. Sulata Deo:

Will the Minister of FINANCE be pleased to state:

- (a) the steps taken by Government to provide banking services in unbanked Gram Panchayats (GPs) in the State of Odisha;
- (b) whether Government will instruct the Scheduled Commercial Banks to open more number of Brick & Mortar Branches and the ATMs in the unbanked/ underbanked GPs in the State of Odisha; and
- (c) if so, the details thereof, if not, the reasons therefor?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI PANKAJ CHAUDHARY)

(a) to (c) In terms of revised guidelines issued by the Reserve Bank of India (RBI) on 18th May 2017 regarding ‘Rationalization of Branch Authorization Policy’, the term “Branch” has been substituted by “Banking Outlet (BO)”. It includes both physical brick and mortar branch and Business Correspondent (BC) outlet to enable banks in expanding their network even in remote rural areas in a cost-effective manner for hassle free services to customers.

Currently, the endeavour of the Government is to ensure availability of banking outlet (Bank branch/ Business Correspondent/ India Post Payments Bank) within 5 kilometres of all inhabited villages in the country. Availability of banking outlets is monitored by a Geographic Information System (GIS) based App., namely, Jan Dhan Darshak (JDD) App.

Based on the data uploaded by Banks on the Jan Dhan Darshak (JDD) App, out of the total number of 47,788 villages in Odisha, 47,783 villages are covered with banking outlets within a radius of 5 kms. The progress of banking infrastructure in the State of Odisha is as under:

As on Date	No. of Bank Branches	No. of Business Correspondents (BCs)	ATM	India Post Payments Bank (IPPB)
October, 2019	5,363	7,655	6,344	6,949
March, 2020	5,736	12,043	6,502	6,946
March, 2021	5,784	13,080	6,637	6,945
March, 2022	5,864	16,414	7,114	6,972
March, 2023	5,890	18,871	7,070	7,150
March, 2024	6,155	29,324	7,149	8,964
June, 2024	6,279	30,186	7,058	9,032

Source: Jan Dhan Darshak (JDD) app

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