

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:2175
ANSWERED ON:05.12.2014
BANKING KIOSKS
Singh Shri Parvesh Sahib

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government proposes to open bank branches or banking Kiosks within a radius of 5 km. in the country;
- (b) if so, the details thereof;
- (c) whether the lack of bank branches in the country is hampering the smooth implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY) and Direct Benefit Transfer Scheme (DBT);
- (d) if so, the details thereof;
- (e) whether the Government proposes to link DBT with Aadhaar; and
- (f) if so, the details thereof and if not, the reasons therefor?

Answer

THE FINANCE MINISTER (SHRI ARUN JAITLEY)

(a) and (b) Under Pradhan Mantri Jan-Dhan Yojana (PMJDY), entire country has been mapped in Sub Service Areas (SSAs) in rural areas and in Wards in urban areas. All such SSAs/Wards have been allocated to banks for coverage through brick and mortar branches or Business Correspondents (BCs). The Yojana envisages universal access to banking facilities within a reasonable distance through branch or branchless banking.

(c) to (f) PMJDY is being implemented across the country and as on 29.11.2014, 8.23 crore accounts have been opened. The Government benefits under Direct Benefit Transfer (DBT) are being transferred with and without Aadhaar number. However, using Aadhaar number in DBT results in greater efficiency, so the Government has asked banks to get Aadhaar seeding done in bank accounts.