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Title: Need to open branches of nationalised banks at every gram panchayat level particularly in Bangalore Rural parliamentary constituency, Karnataka.

SHRI D.K. SURESH (BANGALORE RURAL): The Union Government has introduced Direct Benefit Transfer to provide easy banking services to people of the country. Lakhs of people have recently opened bank accounts hoping for financial security and to benefit from DBT. However people are facing hardships as they have to travel distances of about 10 to 15 kms to make basic bank transactions. In my Bangalore Rural parliamentary constituency, UCO bank serves Kodihalli and Doddalahalli comprising of 60,000 people. This is the only bank in the entire service area. Account holders face language problems as most bank employees do not know the local language and allegedly don't treat them well. The service provided by such banks is inadequate. This is the situation in most rural areas. The Government has widened the scope of Direct Benefit Transfer (DBT) to LPG Subsidy, Scholarships, Old Age Pensions and other services. It is a matter of great concern that beneficiaries including Old Age Pensioners have to spend a day or two for a bank transaction of just Rs. 500 or Rs. 1000. It is waste of time. The spirit of DBT and Jan Dhan schemes thereby get defeated if adequate banking services do not reach rural people directly. Despite having written to the Finance Minister and to several Nationalised banks, no new banks have been set up in this area. Unless banks come to the people, the DBT and the Jan Dhan schemes will not become a true reality. Therefore, I would like to impress upon the Union Government to take immediate steps to open more branches of Nationalized banks at every gram panchayat level to give the rural people true financial access.