



99.92% villages of the country covered with banking outlets (banking branch, BC, IPPB) within 5 km radius

Jan Dhan Darshak App enables GIS-based monitoring of banking infrastructure

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The endeavour of the Government is to ensure availability of banking outlet [Bank branch / Business Correspondent (BC) / India Post Payments Bank (IPPB)] within 05 kilometres (kms) of all inhabited villages in the country. Availability of banking outlets is monitored by a Geographic Information System (GIS) based Application, namely, the Jan Dhan Darshak (JDD) App.

Based on the data uploaded by Banks on the JDD App., 99.92% villages in the country and 100% villages in the UT of Dadra and Nagar Haveli are covered with banking outlets (Bank Branch / BC / IPPB) within a radius of 05 kms (as on 06.03.2026). Major impediments in augmentation of banking infrastructure are lack of connectivity & infrastructure alongwith non-availability of suitable premises.

Further, as per the extant RBI guidelines, rolling out of banking outlets in uncovered areas is a continuous process looked after by the State Level Bankers' Committee (SLBC)/ Union Territory Level Bankers Committee (UTLBC), 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 commercial viability. To further assess the viability for opening a banking outlet, banks carry out survey as required.

This information was given by the Minister of State in the Ministry of Finance Shri Pankaj Chaudhary in Lok Sabha today.

NB/AD

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