**Villages identified as inadequately covered or uncovered by financial infrastructure within 5 km radius in our State.**

Department of Financial Services , Ministry of Finance, GoI vide Lr no 08.04.2014 FI Date 22.07.2019 informed that, as per the information available in Jan Dhan Darsak GIS App 96 villages are identified as inadequately covered or uncovered by financial infrastructure either through Branch/BC /post offices within 5 km radius in our state.

**Further under Phase II**, DFS, MOF, GoI vide Lr no 08.04.2014 FI Dated 18.10.2019, reported 92 villages as inadequately covered or uncovered by financial infrastructure either through Branch/BC/post offices within 5 km radius in our state as per the information available in Jan Dhan Darsak GIS App.

**Further under Phase III**, DFS, MOF, GoI vide Lr no 08.04.2014 FI Dated 10.12.2019, reported 52 villages as inadequately covered or uncovered by financial infrastructure either through Branch/BC/post offices within 5 km radius in our state as per the information available in Jan Dhan Darsak GIS App.

Subsequently, SLBC has worked out an action plan and mapped villages with banking facilities by Bank Branch/BC / post office and uploaded the details in Jan Dhan Darsak GIS App.

The status on progress of village mapping with banking facilities by Bank Branch/BC / post office & uploaded in Jan Dhan Darsak GIS App by SLBC is furnished below.

|  |  |  |  |
| --- | --- | --- | --- |
| **Phase** | **No of Villages inadequately covered or uncovered by Financial infrastructure** | **No of Villages mapped with Bank Branches/BC / Post office**  | **Remarks** |
| I | 96 | 93 | Rest of 3 villages reported as submerged. |
| II | 92 | 86 | Rest of 6 villages reported as depopulated & submerged. |
| III | 55 | 50 | Rest of 5 villages not belongs to our State. |

RBI had launched a programme named as “National Strategy on Financial Inclusion 2019-2024 – universal access to banking – providing banking outlet to villages within 5 KM radius and hamlets of 500 households in hilly areas”. With regard to providing banking outlet to villages within 5 KM radius – as against the given task of 144 villages, we could cover 140 villages and only 4 villages were leftover as per Jan Dhan Dharshak app. Similarly, with regard to providing banking outlet in hamlet of 500 households in hilly areas, only one village / hamlet was leftover in Vizianagaram district against a total of 334 villages /hamlets.

Similarly, with regard to providing banking outlet in hamlet of 500 households in hilly areas, all 334 villages /hamlets are covered.

 **Status of opening of Banking Outlets in Unbanked Villages.**

Reserve Bank of India vide letter FIDD.CO.LBS.No.3712/02.01.001/2017-18 dated 05.06.2018 informed that at least 25 percent of the total number of Banking Outlets opened during a financial year should be opened in unbanked rural centres. A Unbanked Rural Centre (URC) is a rural (Tier 5 and 6) centre that does not have a CBS enabled Banking Outlet of a Scheduled Commercial Bank, a Small Finance Bank, a Payment Bank or a Regional Rural Bank or a branch of Local Area Bank or licensed Cooperative Bank for carrying out customer based banking transactions.

There are 567 villages with above 5000 population identified in our state for opening of banking outlets as per RBI road map. CBS enabled banking outlets are opened in all identified villages in our State and **pendency was reduced to NIL**.