

F.No.3/16/2011-FI (C-50016)  
Government of India  
Ministry of Finance  
Department of Financial Services

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3<sup>rd</sup> Floor, Jeevan Deep Building,  
New Delhi, dated the 13<sup>th</sup> March, 2013

To

1. CEOs of All PSBs
2. All SLBC Convener Banks
3. Chairmen of all RRBs (through Sponsor Bank)

**Sub: Provision of Banking Facilities to habitations identified under “Extension of Swabhimaan” Campaign and to habitations on the basis of Sub Service Area approach – clarification regarding.**

Sir(s)/Madam(s),

I am directed to say that pursuant to Budget Announcements, 2010-11 and 2011-12 and in terms of Government guidelines, banks have provided banking facilities to unbanked habitations with population of 2000 and above identified under “Swabhimaan” campaign. In terms of Budget Announcement 2012-13, the Swabhimaan Campaign has been extended to habitations with population of 1000-2000 in North East and Hilly States and with population of 2000 (as per 2001 Census) in other States. Detailed instructions in this regard were issued vide this Department’s letter F.No.3/5/2012-FI (C-52937) dated 18<sup>th</sup> May 2012.

2. In view of Direct Benefit Transfer Scheme, being implemented by Government of India, the Strategy for Financial Inclusion has been revised and banking services would now be extended to entire geography of the country as against the earlier population based criteria. SLBCs and Banks, vide DFS letter dated 20.12.2012, have accordingly been advised to undertake mapping of Gram Panchayats based on the concept of Sub Service Area (SSA) to plan for providing a banking outlet (Branch with ATM or BCA) to every Sub Service Area of 1000-1500 households.

3. In view of the above, Banks are advised to -

(i) take up the Sub-Service Areas having habitations identified under Swabhimaan on priority for extension of banking services;

(ii) consider habitations identified under Swabhimaan as covered if banking services have been extended under the Sub Service Area (SSA) in which the habitations lies in terms of guidelines issued on 20.12.2012.

4. This has approval of Secretary (FS).

Yours faithfully,

(Jitendar Kumar Mehan)  
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