

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA
UNSTARRED QUESTION No. 679

Answered on Tuesday, December 13, 2022/ Agrahayana 22, 1944 (Saka)

Status of PMJDY accounts

679. Prof. Manoj Kumar Jha:

Will the Minister of FINANCE be pleased to state:

- (a) the total number of operative, dormant and duplicate accounts under Pradhan Mantri Jan Dhan Yojana (PMJDY);
- (b) the number of account holders under PMJDY who do not have functional debit cards;
- (c) the number of beneficiaries under the said scheme who could not get their PMJDY RuPay card renewed;
- (d) whether Government is taking any steps to check the rise of dormant accounts under the said scheme;
- (e) whether Government is taking any steps to improve digital literacy among rural customers of banking services; and
- (f) if so, the details thereof?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR BHAGWAT KARAD)

(a) to (f) As on 30.11.2022, as informed by banks, 47.57 crore Jan Dhan accounts have been opened in the country out of which 38.19 crore accounts are operative and 10.79 lakh accounts are duplicate.

PMJDY guidelines envisage issue of RuPay debit card to Jan Dhan account holders. Issuance of RuPay debit cards to Jan Dhan account holders by bank is an ongoing process. As informed by banks, there are 19.90 crore account holders who do not have functional debit cards and 4.44 crore account holders did not renew their PMJDY RuPay Card.

Further, RBI has advised Financial Literacy Centres (FLCs) and rural branches of banks to conduct outdoor financial literacy camps for customers in collaboration with ground level stakeholders at the District/ panchayat / village level. RBI also conducts specific camps for target audience like farmers, small entrepreneurs, Self Help Groups, senior citizens etc., including women. Under its Centres for Financial Literacy project, RBI is imparting financial education among adults. Banks in general also organise camps, to create awareness about the banking habits including the benefits of keeping the account active. Further, a strong network of Business Correspondents (BCs), representing the last mile connect in the Banking Services delivery system is also creating awareness while facilitating transactions in the rural areas, because of their familiarity with Local/Rural population. As a result of the above initiatives, the percentage of operative PMJDY accounts has increased.
