

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**RAJYA SABHA**

**UN-STARRED QUESTION No. 693**

ANSWERED ON TUESDAY, DECEMBER 13, 2022 / 22, AGRAHAYANA, 1944 (SAKA)

**“Transaction and maintenance fees on ATM cards”**

**693. SHRI VIVEK K. TANKHA:**

Will the Minister of FINANCE be pleased to state:

- (a) whether Debit Card Annual Maintenance Charges are charged from the account holders of the PM Jan Dhan Yojana;
- (b) whether ATM transaction fees are charged from the account holders of PM Jan Dhan Yojana, if so, the details thereof; and
- (c) whether Government has plans to increase the free ATM transaction limit of Zero Balance account holders, especially in rural areas?

**Answer**

**THE MINISTER OF STATE IN THE MINISTRY OF FINANCE**

**(DR. BHAGWAT KARAD)**

(a) to (c) Free RuPay Debit cards are provided to PMJDY account holders.

The customers are eligible for five free transactions (inclusive of financial and non-financial transactions) every month from their own bank ATMs. They are also eligible for free transactions (inclusive of financial and non-financial transactions) from other bank ATMs viz. three transactions in metro centres and five transactions in non-metro centres.

\*\*\*\*\*