

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

UNSTARRED QUESTION NO. 704

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

Number of Women bank account holders

704. Dr. K. Laxman:

Will the Minister of FINANCE be pleased to state:

- (a) the details of number of bank accounts owned by women in the country including Telangana;
- (b) whether it is a fact that funds deposited in the bank accounts owned by women have increased over the last few years;
- (c) if so, the details thereof, urban and rural, area-wise;
- (d) whether, out of approximately 45 crore bank accounts under PM Jan Dhan Yojana, 55 per cent accounts are opened by women and more than one crore accounts are opened in Telangana only ; and
- (e) if so, the details thereof?

Answer

The Minister of State in the Ministry of Finance
(DR BHAGWAT KARAD)

(a) & (b) As per information furnished by the Reserve Bank of India (RBI), the number of bank accounts owned by women in the country, including Telangana and the outstanding amount during the last three years is at **Annexure A**.

(c) Details of number of female accounts and amount outstanding in the Rural, Semi-urban, Urban and Metropolitan population group-wise is at **Annexure B**.

(d) & (e) The details of PM Jan Dhan Yojana, as on 23.11.2022, are as under:

(Numbers in **crores**)

Particulars	Country	Telangana
Number of PMJDY Accounts	47.51	1.06
Number of Women PMJDY Accounts	26.37	0.61
Percentage of Women PMJDY Accounts	55.5%	57.5%

Source- Banks

Annexure A							
Part (a) & (b) of Rajya Sabha Unstarred Question No. 704 for answer on 13.12.2022 regarding "Number of Women Bank Account Holders"							
Number of Female Accounts (in thousands) and Amount outstanding (in Rs. Crore) with Scheduled Commercial Banks State/UT-wise in the Country							
Sr No.	STATE / UNION TERRITORY	Mar-20		Mar-21		Mar-22	
		No.of accoun ts	Amount Outstandi ng	No.of accoun ts	Amount Outstandi ng	No.of accoun ts	Amount Outstandi ng
1	ANDAMAN & NICOBAR ISLANDS	199	1,174	196	1,285	215	1,564
2	ANDHRA PRADESH	37,549	83,883	39,135	93,981	41,082	1,06,857
3	ARUNACHAL PRADESH	620	3,063	506	3,121	578	3,710
4	ASSAM	14,944	32,759	17,499	36,937	20,109	42,631
5	BIHAR	39,134	72,402	44,216	81,779	50,974	96,088
6	CHANDIGAR H	1,407	15,783	1,418	17,215	1,517	19,800
7	CHHATTISGA RH	12,922	31,333	12,884	34,015	14,144	39,096
8	DADRA AND NAGAR HAVELI AND DAMAN AND DIU	375	1,751	248	1,618	274	1,881
9	GOA	2,017	17,010	2,014	17,404	2,093	21,366
10	GUJARAT	27,196	1,35,626	27,881	1,51,213	29,742	1,73,492
11	HARYANA	17,705	1,09,546	18,468	1,22,086	20,442	1,42,995
12	HIMACHAL PRADESH	4,489	27,033	4,559	29,520	5,536	34,600
13	JAMMU & KASHMIR	7,542	32,582	7,966	37,259	8,395	41,382
14	JHARKHAND	15,797	44,248	16,728	47,142	18,245	55,752
15	KARNATAKA	49,585	2,06,190	49,969	2,08,970	51,574	2,70,147
16	KERALA	29,142	1,01,186	29,934	1,08,100	31,898	1,32,683
17	LADAKH	167	1,023	176	1,228	184	1,419
18	LAKSHADWE EP	31	161	33	217	35	238
19	MADHYA PRADESH	29,619	94,404	33,102	1,04,571	37,002	1,20,970
20	MAHARASHT RA	66,140	3,57,148	69,585	3,97,204	74,748	4,63,042
21	MANIPUR	1,038	1,578	1,302	1,997	1,497	2,441
22	MEGHALAYA	1,256	5,833	1,344	6,563	1,439	7,435
23	MIZORAM	398	2,287	445	2,856	494	3,116
24	NAGALAND	534	2,047	560	2,259	622	2,657

25	NCT OF DELHI	16,261	1,93,922	16,625	2,08,421	18,366	2,50,944
26	ODISHA	18,171	54,002	20,409	60,717	24,250	73,227
27	PUDUCHERRY	1,127	4,424	1,188	4,919	1,257	5,779
28	PUNJAB	20,896	1,12,569	21,386	1,24,946	24,394	1,45,254
29	RAJASTHAN	27,447	94,283	31,051	1,10,771	35,618	1,31,617
30	SIKKIM	412	2,167	418	2,343	448	2,828
31	TAMIL NADU	55,615	1,87,123	58,837	2,01,112	62,457	2,38,907
32	TELANGANA	24,363	1,03,948	25,350	1,13,673	27,092	1,32,232
33	TRIPURA	2,357	6,265	2,476	6,801	2,690	7,596
34	UTTAR PRADESH	79,526	2,58,310	85,907	2,86,329	1,12,378	3,54,733
35	UTTARAKHAND	6,546	31,884	6,944	35,945	7,687	41,048
36	WEST BENGAL	50,141	1,90,135	55,679	2,08,901	64,924	2,44,643
	ALL-INDIA	6,62,668	26,19,084	7,06,439	28,73,421	7,94,401	34,14,172

Source : Reserve Bank of India

Annexure B

Part (c) of Rajya Sabha Unstarred Question No. 704 for answer on 13.12.2022 regarding "Number of Women Bank Account Holders"

Number of Female Accounts **(in thousands)** and Amount outstanding **(in Rs. Crore)** with Scheduled Commercial Banks Population group-wise in the Country

Population Group	Mar-20		Mar-21		Mar-22	
	No. of accounts	Amount Outstanding	No. of accounts	Amount Outstanding	No. of accounts	Amount Outstanding
Rural	2,35,037	3,94,626	2,51,855	4,32,941	2,94,821	5,23,750
Semi-urban	1,89,577	5,11,617	2,07,525	5,61,085	2,30,331	6,60,945
Urban	1,14,690	6,29,517	1,19,673	6,89,780	1,31,850	8,14,797
Metropolitan	1,23,364	1,08,324	1,27,386	11,89,614	1,37,399	14,14,680
All India	6,62,668	26,19,084	7,06,439	28,73,421	7,94,401	34,14,172
Source : Reserve Bank of India						