

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO. 393
ANSWERED ON TUESDAY, FEBRUARY 6, 2024/ 17 MAGHA, 1945 (SAKA)

Bank accounts opened under PM Jan-Dhan Yojana

393. Shri Anil Desai:

Will the Minister of FINANCE be pleased to state:

- (a) the number of Jan-Dhan accounts opened in Government and Private Sector banks during the last five years, bank-wise and year-wise;
- (b) the minimum deposit required to open such bank accounts;
- (c) the quantum of amounts in these accounts, year-wise; and
- (d) the terms and conditions to operate such accounts?

Answer

The Minister of State in the Ministry of Finance

(DR. BHAGWAT KARAD)

(a to d) Details of the number of Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts and the amounts in Public Sector Banks and major Private Sector Banks at the end of last five financial years and as on 17.01.2024 of current financial year, bank-wise and year-wise are Annexed.

There is no requirement for maintaining minimum balance in PMJDY accounts.

The undermentioned facilities are available under PMJDY:

- One Basic Savings Bank Deposit (BSBD) account is opened for an unbanked person;
- Account can be opened at any bank branch or banking outlet manned by Business Correspondent (BC);
- There is no charge for opening these accounts;
- A free RuPay debit card with inbuilt accident insurance cover of Rs. 2 lakh (1 lakh for accounts opened before 28.8.2018) is given to the PMJDY account holders;
- Eligible PMJDY account holders can avail overdraft facility upto Rs.10,000;
- Direct Benefit Transfer (DBT) under different Government schemes can be received by eligible beneficiaries in their Jan-Dhan accounts.

Part (a & c) of the Rajya Sabha Unstarred Question No.393 for answer on 06.02.2024 regarding "Bank accounts opened under PM Jan-Dhan Yojana"

PMJDY accounts & deposits of Public Sector Banks (including Sponsored RRBs)

Accounts in lakhs and Deposit in Rs. Crore

Bank	Mar' 19		Mar'20		Mar'21		Mar'22		Mar'23		17.01.2024	
	Accounts	Deposits	Accounts	Deposits	Accounts	Deposits	Accounts	Deposits	Accounts	Deposits	Accounts	Deposits
Bank of Baroda	374.44	11632.39	504.44	17444.25	644.3	24484.3	726.8	29454.0	780.9	36518.5	816.61	39734.56
Dena Bank*	54.12	1555.66										
Vijaya Bank*	14.60	203.12										
Bank of India	262.49	6807.95	304.45	9421.99	339.1	12134.3	363.8	13689.9	385.0	15859.1	400.87	17258.59
Bank of Maharashtra	69.91	1785.39	78.47	2370.66	91.6	3657.1	97.4	3832.9	97.3	4087.2	105.48	4707.46
Canara Bank	87.15	3013.81	112.69	4133.95	202.4	9021.0	215.7	10433.7	251.9	13013.5	276.05	15097.02
Syndicate Bank*	77.01	2652.15	77.60	2990.40								
Central Bank of India	180.26	4355.76	181.04	4805.38	179.9	5413.3	183.2	6101.9	202.4	7172.1	215.56	7705.78
Indian Bank	44.48	681.15	48.77	873.62	189.0	6959.4	195.1	7812.7	217.8	9584.1	233.5	10784.0
Allahabad Bank*	123.40	3837.11	122.90	4628.07								
Indian Overseas Bank	60.71	1474.73	63.00	1862.66	66.7	2389.5	68.2	2621.9	83.9	4334.9	94.61	4345.39
Punjab & Sind Bank	13.05	685.68	13.25	647.16	13.4	538.8	14.7	395.3	19.3	426.8	22.41	468.03
Punjab National Bank	256.20	6685.84	270.06	9383.25	581.6	23214.1	622.7	25648.5	675.7	29460.5	722.4	31320.4
Oriental Bank of Commerce*	48.83	3971.43	50.69	4505.32								
United Bank of India*	224.94	10408.49	232.07	10129.15								
State Bank of India	1250.35	26523.11	1358.77	33339.18	1454.3	42829.3	1512.2	49047.5	1588.4	57400.8	1652.71	62918.03
UCO Bank	83.63	2401.04	94.12	3061.13	111.2	3995.7	126.6	4689.8	138.2	6170.2	148.76	6583.80
Union Bank of India	113.91	2850.24	129.78	3571.34	218.8	6521.7	247.0	7843.1	282.7	9112.1	291.8	10117.6
Andhra Bank*	29.26	520.51	31.06	718.20								
Corporation Bank*	32.46	1177.24	32.47	1285.07								

Source:Banks

* Merged Banks

Part (a & c) of the Rajya Sabha Unstarred Question No.393 for answer on 06.02.2024 regarding “Bank accounts opened under PM Jan-Dhan Yojana”

PMJDY accounts & deposits of Major Private Sector Banks

Accounts in lakhs and Deposit in Rs. Crore

Bank	Mar' 19		Mar'20		Mar'21		Mar'22		Mar'23		17.01.2024	
	Accounts	Deposits	Accounts	Deposits	Accounts	Deposits	Accounts	Deposits	Accounts	Deposits	Accounts	Deposits
Axis Bank Ltd	8.65	216.94	8.96	237.93	9.07	347.85	12.71	479.60	12.41	586.60	13.23	694.10
City Union Bank Ltd	0.86	14.68	0.86	14.68	0.86	17.38	0.85	17.37	0.85	16.90	0.84	17.44
Federal Bank Ltd	5.07	220.00	5.69	239.69	6.20	322.15	6.34	343.68	6.24	342.21	6.22	327.52
HDFC Bank Ltd	23.81	1012.05	24.84	1134.64	25.39	1417.21	26.01	1579.43	29.18	1848.91	34.51	2459.34
ICICI Bank Ltd	46.87	262.42	47.39	304.80	44.60	517.49	44.55	508.97	44.30	655.00	44.20	684.50
IDBI Bank Ltd.	9.46	250.26	8.43	273.83	8.48	329.82	8.54	347.72	15.30	507.92	16.48	529.97
IndusInd Bank Ltd	4.92	34.60	4.31	31.30	4.37	55.47	4.15	66.23	4.22	83.01	4.32	94.29
Jammu & Kashmir Bank	17.33	758.83	17.97	908.97	20.23	1217.29	21.09	1373.16	21.43	1474.00	21.55	1532.39
Karur Vysya Bank	2.01	18.33	2.06	18.10	1.85	26.24	1.85	27.35	1.84	28.29	1.85	29.49
Kotak Mahindra Bank Ltd	1.77	22.27	1.67	22.26	1.59	28.62	1.58	30.11	2.31	60.14	7.28	87.58
RBL Bank Ltd	1.08	2.63	1.08	3.10	1.05	13.81	1.05	13.23	1.05	13.9	1.05	14.69
South Indian Bank Ltd	2.02	50.80	1.99	52.32	2.08	70.98	2.09	71.60	2.19	75.99	2.41	89.28
Yes Bank Ltd	0.13	2.53	0.12	1.52	0.12	2.04	0.12	2.23	0.38	11.65	1.14	18.90

Source: Banks