

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA
UNSTARRED QUESTION NO. 883
ANSWERED ON TUESDAY, FEBRUARY 11, 2025/ 22 MAGHA, 1946 (SAKA)

Bank accounts opened under PMJDY

883. Smt. Phulo Devi Netam:
Smt. Priyanka Chaturvedi:

Will the Minister of FINANCE be pleased to state:

- a) number of bank accounts opened under PMJDY, State-wise and year-wise since 2020;
- b) number of accounts frozen or partially frozen under PMJDY, along with reasons, State and year-wise, since 2020;
- c) whether Government has assessed the impact of hidden charges on PMJDY account holders, such as failed ATM transactions or minimum balance penalties, and the findings thereof;
- d) percentage of accounts that are dormant and the steps taken to ensure their reactivation; and
- e) Whether Aadhaar-based KYC processes are causing financial exclusion due to data inconsistencies, whether reforms are being considered to simplify the process?

ANSWER

The Minister of State in the Ministry of Finance
(SHRI PANKAJ CHAUDHARY)

- a) The total number of accounts opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) in the country, state and year-wise are as annexed.
- b) Freezing and de-freezing of saving accounts including PMJDY accounts is a continuous process. Accounts are frozen due to various reasons such as reported or suspected frauds, death of account holder, notices received from Income tax and other authorities, court orders etc. Data relating to frozen accounts is not centrally maintained.
- c) Pradhan Mantri Jan Dhan Yojana (PMJDY) account is a type of Basic Savings Bank Deposit Account (BSBDA) without any requirement of minimum balance. As per Reserve Bank of India (RBI) circular dated 10.06.2021, BSBDA account holders are eligible for five free transactions (inclusive of financial and non-financial transactions) every month from their own bank's 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. Banks are free to offer more number of free transactions per month at other Bank ATMs as well as at own ATMs in any geographical location.

Further, as per extant RBI guidelines dated 10.06.2019, Banks are free to evolve requirements including pricing structure for additional value-added services on reasonable and transparent basis which is to be applied in a non-discriminatory manner at the option of the customers.

(d) & (e) The percentage of inoperative PMJDY accounts is 21.17% (as on 22.01.25). As per RBI guidelines, a savings as well as a current account should be treated as inoperative/dormant, if there are no customer induced transactions in the account for over a period of two years. Banks continuously make concerted efforts to monitor the percentage of operative accounts by organising camps to create awareness about banking habits including the benefits of keeping the account active. This is being regularly monitored by the Government.

RBI has, *inter-alia*, advised Banks:

- to undertake an annual review of accounts/ deposits where there has been no customer induced transactions for more than a year; and
- to take steps to trace the customers of these accounts/ deposits.

Further, banks have been advised to take necessary steps urgently to bring down the number of inoperative accounts and make the process of activation of such accounts smoother and hassle free, including by enabling seamless updation of KYC through mobile/internet banking, non-home branches, Video Customer Identification Process, etc.

As per direction of RBI, periodic updation of KYC has to be carried out once in every 10 years for low risk customers including PMJDY accounts. Additionally, several measures have been taken by the Govt. to simplify the re-KYC process:

- To be done at any branch of the bank where the customer is maintaining their account.
- Banks are allowed to obtain self-declaration where no change in KYC information.
- Video based Customer identification Process (V-CIP)
- Aadhaar OTP based e-KYC authentication in non-face-to face mode has been permitted for re-KYC purpose.

Part (a) of the Rajya Sabha Unstarred Question No. 883 for answer on 11.02.2025 regarding "Bank accounts opened under PMJDY"

State-wise Year-wise Total No of PMJDY accounts

S.No.	State/UT	Mar'20		Mar'21		Mar'22		Mar'23		Mar'24		As on 22.01.2025	
		Total no of PMJDY accounts	Operative PMJDY Accounts	Total no of PMJDY accounts	Operative PMJDY Accounts	Total no of PMJDY accounts	Operative PMJDY Accounts	Total no of PMJDY accounts	Operative PMJDY Accounts	Total no of PMJDY accounts	Operative PMJDY Accounts	Total no of PMJDY accounts	Operative PMJDY Accounts
1	Andaman & Nicobar Islands	0.49	0.31	0.47	0.38	0.46	0.37	0.48	0.34	0.61	0.48	0.62	0.49
2	Andhra Pradesh	104.52	85.07	116.71	100.51	117.10	97.74	130.84	97.91	147.67	113.96	154.91	117.42
3	Arunachal Pradesh	3.38	2.68	3.55	2.59	3.77	3.27	4.08	3.26	4.52	3.73	4.60	3.68
4	Assam	163.56	144.99	186.16	164.24	203.40	187.27	221.55	197.88	236.17	196.58	247.05	199.76
5	Bihar	439.04	382.33	483.92	426.05	510.15	449.98	546.72	459.32	583.84	481.64	622.02	497.52
6	Chandigarh	2.54	1.92	2.65	2.08	2.82	2.15	3.06	2.27	3.27	2.38	3.35	2.35
7	Chhattisgarh	147.64	121.72	153.37	134.89	159.63	138.68	167.07	136.07	175.10	143.56	182.00	150.62
8	Dadra & Nagar Haveli and Daman & Diu	1.85	1.38	2.06	1.68	2.12	1.66	2.23	1.48	2.31	1.52	2.39	1.52
9	Delhi	45.88	37.38	48.16	39.64	53.34	42.99	57.98	44.74	62.98	46.76	66.47	48.44
10	Goa	1.68	1.13	1.70	1.22	1.70	1.14	1.92	1.11	2.06	1.22	2.15	1.29
11	Gujarat	153.21	118.24	160.59	133.40	168.31	140.22	176.71	134.72	184.04	140.99	191.18	143.43
12	Haryana	74.94	62.41	79.05	66.04	84.99	69.82	91.39	70.70	99.25	74.29	104.41	77.42
13	Himachal Pradesh	13.07	11.23	15.06	13.42	16.03	14.19	17.27	14.80	18.76	16.17	19.74	16.42
14	Jammu & Kashmir	21.45	12.35	24.67	14.92	25.70	15.72	26.38	19.78	27.36	19.66	23.97	17.37
15	Jharkhand	133.97	106.59	154.71	129.81	162.22	136.64	174.08	135.42	183.63	142.44	194.31	149.76
16	Karnataka	148.76	117.17	152.44	131.21	160.19	131.42	177.72	127.47	192.13	147.47	201.67	154.37
17	Kerala	43.09	33.47	47.35	40.02	49.05	41.46	55.31	40.35	62.04	46.35	67.23	48.87
18	Ladakh	0.19	0.11	0.21	0.12	0.21	0.12	0.21	0.15	0.22	0.14	0.19	0.12
19	Lakshadweep	0.06	0.04	0.06	0.05	0.08	0.07	0.10	0.08	0.10	0.09	0.10	0.09
20	Madhya Pradesh	326.23	258.26	353.97	297.24	372.34	306.35	404.20	314.92	429.88	350.65	447.50	350.58
21	Maharashtra	270.23	203.34	299.69	253.37	313.91	262.26	324.05	250.62	340.81	271.04	363.33	291.70

S.No.	State/UT	Mar'20		Mar'21		Mar'22		Mar'23		Mar'24		As on 22.01.2025	
		Total no of PMJDY accounts	Operative PMJDY Accounts	Total no of PMJDY accounts	Operative PMJDY Accounts	Total no of PMJDY accounts	Operative PMJDY Accounts	Total no of PMJDY accounts	Operative PMJDY Accounts	Total no of PMJDY accounts	Operative PMJDY Accounts	Total no of PMJDY accounts	Operative PMJDY Accounts
22	Manipur	9.65	8.40	10.22	8.75	10.21	8.96	10.62	9.01	10.89	8.19	11.15	7.42
23	Meghalaya	4.78	3.65	5.93	5.24	6.19	4.99	6.70	5.91	7.75	6.30	8.27	6.51
24	Mizoram	3.11	2.07	3.21	1.75	3.15	1.64	3.29	2.76	3.82	3.23	4.07	3.53
25	Nagaland	3.08	2.48	3.28	2.83	3.45	2.95	3.67	2.96	3.92	3.22	4.07	3.30
26	Odisha	157.36	129.44	173.17	151.63	185.41	161.61	199.85	165.14	213.18	176.91	227.11	191.06
27	Puducherry	1.59	1.34	1.65	1.44	1.64	1.44	1.89	1.59	2.15	1.82	2.42	2.06
28	Punjab	69.50	54.65	73.33	61.79	77.34	64.35	84.52	67.26	90.78	70.28	94.50	70.57
29	Rajasthan	269.01	224.11	292.81	260.25	313.77	277.78	333.21	279.22	351.75	289.62	365.64	296.85
30	Sikkim	0.93	0.63	0.87	0.66	0.86	0.62	0.88	0.58	0.90	0.61	0.94	0.65
31	Tamil Nadu	107.13	83.22	111.53	94.35	115.95	93.19	137.73	102.59	154.04	120.49	168.03	131.81
32	Telangana	96.53	71.66	103.79	90.85	104.35	85.78	111.05	84.42	117.87	92.52	123.76	95.67
33	Tripura	8.89	8.34	9.11	8.73	8.55	8.17	9.56	8.45	10.29	8.74	11.05	9.49
34	Uttar Pradesh	613.31	475.04	713.35	593.23	792.69	659.22	866.99	679.62	925.20	724.66	973.42	733.90
35	Uttarakhand	25.69	20.47	27.29	23.11	29.06	23.99	32.50	26.09	35.87	27.69	38.08	28.87
36	West Bengal	366.46	322.73	403.97	368.34	445.99	410.40	479.56	431.01	509.50	438.17	534.29	453.43
Country		3832.80	3110.32	4220.06	3625.83	4506.15	3848.58	4865.36	3920.01	5194.67	4173.58	5465.99	4308.37

Source: Banks