

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
STARRED QUESTION No. *21
TO BE ANSWERED ON 3rd FEBRUARY, 2017 (FRIDAY)/MAGHA 14, 1938 (SAKA)

Deposits in Jan Dhan Accounts

***21. SHRI CHANDU LAL SAHU:**

SHRI NINONG ERING:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has noticed/observed an unprecedented rise in deposits made in Jan Dhan accounts since demonetization and if so, the details thereof, State-wise;
- (b) the number of account holders issued income tax notices during the above period for sudden surge of deposits in dormant or in Jan Dhan accounts; and
- (c) the corrective action taken/being taken by the Government in this regard?

Answer
THE FINANCE MINISTER
(SHRI ARUN JAITLEY)

(a) to (c):- A Statement is laid on the Table of the House.

Statement referred to in reply to parts (a) to (c) of Lok Sabha Starred Question No. *21 (1st Position) for 3rd February, 2017 by Shri Chandu Lal Sahu and Shri Ninong Ering, M.P.s regarding "Deposits in Jan Dhan Accounts"

(a) There has been a rise in deposits made in accounts opened under Pradhan Mantri Jan Dhan Yojana since 9 November, 2016. State-wise details of Public Sector Banks and the Regional Rural Banks sponsored by them are in Annexure.

(b) The Income Tax Department has issued more than 5100 notices for verification of cash deposits in bank accounts during the period 9th November, 2016 to 30th December, 2016 where the cash deposits, prima facie, did not appear to be in line with the profile of account holders. Such bank accounts included Jan Dhan accounts.

(c) A number of measures have been taken by the Government, which include collection of information on cash transactions, collation and analysis of such information, extensive use of information technology and data analytic tools for identification of high risk cases, expeditious verification of suspect cases and enforcement action as required.

Annexure to Lok Sabha Q. No.*21 for 03.02.2017 regarding "Deposits in Jan Dhan Accounts".

Deposit balances under PMJDY of all PSBs including sponsored RRBs

State Name	Amount in crore Rupees	
	Deposit balance as on 09.11.2016	Deposit balance as on 25.01.2017
ANDAMAN & NICOBAR ISLANDS	21.98	26.36
ANDHRA PRADESH	881.82	1363.27
ARUNACHAL PRADESH	40.27	54.83
ASSAM	1767.46	2315.96
BIHAR	3680.64	5412.84
CHANDIGARH	70.13	88.93
CHHATTISGARH	1392.73	1559.33
DADRA & NAGAR HAVELI	17.84	26.92
DAMAN & DIU	6.86	11.18
GOA	57.65	86.14
GUJARAT	1628.87	3159.28
HARYANA	1567.75	2349.26
HIMACHAL PRADESH	332.12	399.70
JAMMU & KASHMIR	172.93	260.95
JHARKHAND	1044.03	1616.69
KARNATAKA	1412.96	2568.76
KERALA	607.04	895.20
LAKSHADWEEP	4.81	5.24
MADHYA PRADESH	1978.85	3108.83
MAHARASHTRA	2441.36	3859.54
MANIPUR	117.76	190.62
MEGHALAYA	152.18	228.27
MIZORAM	28.68	28.45
NAGALAND	29.71	39.13
NCT OF DELHI	1010.68	1487.62
ODISHA	1960.32	2675.09
PUDUCHERRY	28.65	32.81
PUNJAB	1373.73	1872.26
RAJASTHAN	3462.11	5353.48
SIKKIM	21.84	29.88
TAMIL NADU	1084.23	1527.58
TELANGANA	909.93	1394.21
TRIPURA	426.30	749.61
UTTAR PRADESH	7438.50	10815.00
UTTARAKHAND	592.58	824.81
WEST BENGAL	6269.33	8496.81
Grand Total	44034.60	64914.85