

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

**UNSTARRED QUESTION No. 2734**

TO BE ANSWERED ON 17<sup>th</sup> MARCH, 2017 (FRIDAY)/PHALGUNA 26, 1938 (SAKA)

**PMJDY**

**2734. SHRI SANJAY DHOTRE:**

**DR. SATYAPAL SINGH:**

**SHRI PR. SENTHIL NATHAN:**

**SHRI PARESH RAVAL:**

**SHRIMATI JAYSHREEBEN PATEL:**

**SHRI RAHUL SHEWALE:**

**SHRI P.R. SUNDARAM:**

**SHRI RABINDRA KUMAR JENA:**

**SHRI ABHISHEK SINGH:**

- (a) whether the Government has achieved the aims and objectives of implementing the Pradhan Mantri Jan-Dhan Yojana (PMJDY) in the country;
- (b) if so, the salient features of the Yojana along with the number of accounts opened/lying dormant accounts under the Yojana so far across the country, State/UT-wise;
- (c) whether the Government has set targets for public and private sector banks for their earlier financial inclusion plans;
- (d) if so, the details and achievements made thereof, bank-wise;
- (e) whether the cases for depositing old currency notes fraudulently into these accounts have come to the notice of the Government since demonetization across the country;
- (f) if so, the details thereof, State/UT and bank-wise along with the action taken/being taken by the Government in such cases so far; and
- (g) the other steps taken/being taken by the Government to curb fraudulent use of accounts opened under the said scheme?

**Answer**

**The Minister of State in the Ministry of Finance  
(SHRI SANTOSH KUMAR GANGWAR)**

- (a) and (b) The status of achievement of the objectives of Pradhan Mantri Jan Dhan Yojana (PMJDY) is as follows:
  - (i) Access to banking facilities has been provided through deployment of Bank Mitras in sub-service areas across the country;
  - (ii) 27.97 crore bank accounts have been opened, with accountholders fulfilling requirements having access to overdraft facility and RuPay debit card;
  - (iii) Financial literacy programmes have been launched by banks;
  - (iv) Credit guarantee cover has been provided for default in overdraft from PMJDY accounts;



(v) Willing and eligible persons have been given the option of availing of micro-insurance cover, in the form of personal accident insurance cover under Pradhan Mantri Suraksha Bima Yojana and life insurance cover under Pradhan Mantri Jeevan Jyoti Bima Yojana; and

(vi) Atal Pension Yojana has been launched to provide a pension scheme for the unorganised sector.

The State/UT-wise number of PMJDY accounts opened is at Annex. 4.59 crore accounts were inoperative/dormant, as on 8.2.2017, according to reports received from public sector banks, Regional Rural Banks, and 13 private sector banks. State/UT-wise number of PMJDY accounts lying inoperative/dormant is not maintained.

(c) and (d) The Financial inclusion plans of banks are approved by their respective Boards. Government has not set targets under PMJDY in respect of these plans.

(e) and (f) Available inputs indicate that during the period of demonetization, an amount of approximately Rs. 42,187 crore was deposited in cash in PMJDY accounts during the period from 8.11.2016 to 30.12.2016. It cannot be stated whether the deposits are fraudulent or not. Relevant information has been disseminated to the law enforcement agencies concerned.

(g) With a view to protect PMJDY accountholders from activities of money-lenders and legal consequences under the Benami Property Transaction and Money Laundering laws, as a temporary measure, the Reserve Bank of India, vide its communication dated 29.11.2016, advised banks to observe the following in respect of PMJDY accounts:

(i) Fully KYC-compliant accountholders may be allowed to withdraw Rs. 10,000 from their account, in a month. Branch managers may allow further withdrawals beyond Rs. 10,000, within the applicable limits, only after ascertaining the genuineness of such withdrawals and duly documenting the same on bank's record.

(ii) Limited or non-KYC compliant accountholders may be allowed to withdraw Rs. 5,000 per month from the amount deposited through Specified Bank Notes after 9.11.2016 within the overall ceiling of Rs. 10,000 applicable to such accounts.

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## Annex

### Accounts under PMJDY

As on 8.3.2017

S.No.	State / Union Territory	Number of accounts
1	Andhra Pradesh	86,66,321
2	Arunachal Pradesh	2,02,321
3	Assam	114,47,266
4	Bihar	281,72,149
5	Chhattisgarh	122,90,639
6	Goa	1,42,939
7	Gujarat	104,10,184
8	Haryana	59,53,593
9	Himachal Pradesh	9,32,755
10	Jammu & Kashmir	21,44,678
11	Jharkhand	96,18,181
12	Karnataka	104,95,984
13	Kerala	32,19,948
14	Madhya Pradesh	248,75,425
15	Maharashtra	185,08,299
16	Manipur	7,18,385
17	Meghalaya	3,89,658
18	Mizoram	2,74,862
19	Nagaland	2,00,382
20	Odisha	111,51,429
21	Punjab	55,54,099
22	Rajasthan	196,28,837
23	Sikkim	82,687
24	Tamil Nadu	87,12,225
25	Telangana	87,29,388
26	Tripura	7,82,778
27	Uttar Pradesh	435,56,702
28	Uttarakhand	21,89,699
29	West Bengal	265,11,846
30	Andaman & Nicobar Islands	54,478
31	Chandigarh	2,21,495
32	Dadra & Nagar Haveli	77,101
33	Daman & Diu	28,822
34	Delhi	36,58,086
35	Lakshadweep	4,765
36	Puducherry	1,24,353
<b>Total</b>		<b>2797,32,759</b>

*Source: Public Sector Banks, Regional Rural Banks and 13 private sector banks*