

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

UNSTARRED QUESTION No. 1047

TO BE ANSWERED ON 21st JULY 2017 (FRIDAY)/ASHADHA 30, 1939 (SAKA)

PMJDY

1047. SHRI NINONG ERING: SHRI JAGDAMBIKA PAL:
SHRI BHARTRUHARI MAHTAB: SHRI LAXMAN GILUWA:
SHRI RAM TAHAL CHOUDHARY: SHRI ABHISHEK SINGH:

Will the Minister of FINANCE be pleased to state:

- (a) the number of accounts opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) across the country since inception and post demonetisation, Bank and State/UT-wise including Arunachal Pradesh;
- (b) whether the Government has achieved the objectives of implementing the said Yojana in the country and if so, the details and if not, the reasons therefor;
- (c) whether the cases of opening of duplicate bank accounts under the said yojana for depositing black money during the demonetisation scheme have come to the notice of the Government;
- (d) if so, the details thereof as on date and the reasons therefor along with the action taken/being taken by the Government in such cases so far; and
- (e) the steps taken/being taken by the Government for effective implementation and provide financial literacy to the rural people utilising the services of the banks first time in this regard?

Answer

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

- (a) Bank-wise and State/UT-wise accounts under Pradhan Mantri Jan Dhan Yojana is at Annex.
- (b) The status of achievement of the objectives of 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) 29.09 crore bank accounts have been opened, as on 12.7.2017, 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 accounts opened under PMJDY;
- (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.

(c) & (d) Public Sector Banks have reported that no case of opening of duplicate bank accounts under PMJDY have come to their notice.

(e) Reserve Bank of India (RBI), *vide*, its circular dated 14.1.2016, *inter alia* advised scheduled commercial banks including Regional Rural Banks to conduct two types of camps viz. - special camps for people newly inducted into the financial system (1 camp per month) for a period of one year and target group specific camps one each for five target groups viz. farmers, small entrepreneurs, school children, senior citizens and Self Help Groups. Further, RBI, *vide* its circular dated 2.3.2017 advised banks that FLCs to conduct special camps for a period of one year beginning April 1, 2017 on "Going digital" through UPI and *99# (USSD)".

Annex

Annexure to the Lok Sabha question no 1047 for 21.7.2017 regarding PMJDY		
SN	State/Union Territory	Total accounts (since inception) as on 12.7.2017
1	ANDAMAN & NICOBAR ISLANDS	51,716
2	ANDHRA PRADESH	88,08,896
3	ARUNACHAL PRADESH	2,18,827
4	ASSAM	120,94,923
5	BIHAR	303,05,959
6	CHANDIGARH	2,22,518
7	CHHATTISGARH	125,24,840
8	DADRA & NAGAR HAVELI	81,986
9	DAMAN & DIU	32,447
10	DELHI	37,75,750
11	GOA	1,46,485
12	GUJARAT	111,79,578
13	HARYANA	61,20,164
14	HIMACHAL PRADESH	9,16,302
15	JAMMU & KASHMIR	19,46,098
16	JHARKHAND	102,45,898
17	KARNATAKA	107,19,149
18	KERALA	32,44,219
19	LAKSHADWEEP	4,791
20	MADHYA PRADESH	257,18,983
21	MAHARASHTRA	202,24,812
22	MANIPUR	7,52,126
23	MEGHALAYA	3,98,821
24	MIZORAM	2,90,656
25	NAGALAND	2,21,980
26	ODISHA	116,22,195
27	PUDUCHERRY	1,41,320
28	PUNJAB	54,86,134
29	RAJASTHAN	196,47,261
30	SIKKIM	91,789
31	TAMIL NADU	88,40,442
32	TELANGANA	88,85,387
33	TRIPURA	8,04,306
34	UTTAR PRADESH	451,35,657
35	UTTARAKHAND	20,81,012
36	WEST BENGAL	279,38,751
Total		2909,22,178

Source: Banks

Figure for banks include the figures for any Regional Rural Banks sponsored by them.

Annex			
Annexure to the Lok Sabha question no 1047 for 21.7.2017 regarding PMJDY			
SN	Bank	Total accounts (since inception) As on 12.7.2017	Accounts opened after 8.11.2016
1	Allahabad Bank	77,60,912	11,22,204
2	Andhra Bank	25,98,125	2,40,297
3	Axis Bank	7,25,069	97,146
4	Bank of Baroda	261,77,522	55,41,537
5	Bank of India	214,60,315	29,30,709
6	Bank of Maharastra	54,51,813	14,778
7	Canara Bank	76,65,295	5,70,831
8	Central Bank of India	139,28,987	15,53,507
9	City Union Bank Ltd.	83,958	1,534
10	Corporation Bank	27,00,415	92,771
11	Dena Bank	45,25,503	7,83,669
12	Federal Bank	4,68,077	35,700
13	HDFC Bank	17,70,259	52,808
14	ICICI Bank	35,71,129	4,27,506
15	IDBI Bank	8,24,762	39,830
16	Indian Bank	37,91,553	2,75,325
17	Indian Overseas Bank	53,28,111	2,79,935
18	IndusInd Bank	4,42,733	69,985
19	Jammu and Kashmir Bank	15,73,628	1,10,389
20	Karur Vysya Bank	1,80,532	19,281
21	Kotak Mahindra Bank	1,80,475	431
22	Lakshmi Vilas Bank	1,77,378	12,276
23	Oriental Bank of Commerce	40,50,274	2,28,515
24	Punjab & Sind Bank	7,69,440	21,393
25	Punjab National Bank	203,25,470	25,05,855
26	RBL Bank	95,307	0
27	South Indian Bank	2,05,254	11,509
28	State Bank of India	1112,25,753	257,82,894
29	Syndicate Bank	69,69,737	3,95,708
30	UCO Bank	72,83,503	10,70,609
31	Union Bank of India	81,79,040	16,94,905
32	United Bank of India	189,53,550	28,57,559
33	Vijaya Bank	14,62,719	9,547
34	Yes Bank	15,580	1,502
Total		2909,22,178	488,52,445

Source: Banks

Figure for banks include the figures for any Regional Rural Banks sponsored by them.