

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

UNSTARRED QUESTION No. 227

TO BE ANSWERED ON 15th DECEMBER 2017 (FRIDAY)/AGRAHAYANA 24, 1939 (SAKA)

Pradhan Mantri Jan Dhan Yojana

227. SHRI DUSHYANT CHAUTALA:

SHRI VINCENT H. PALA:

Will the Minister of FINANCE be pleased to state:

- (a) the details of the reach of the Pradhan Mantri Jan Dhan Yojana (PMJDY) so far in rural and urban areas;
- (b) the measures being taken to increase the number of beneficiaries under PMJDY in rural and urban areas, State/UT-wise including Meghalaya;
- (c) whether accounts opened under PMJDY received additional deposits of Rs.59,810 crore during the demonetisation period between November 8 and December 31 as per the report of Reserve Bank of India (RBI) and if so, the details thereof;
- (d) whether the Government has identified a number of bank accounts opened under PMJDY which received additional deposits during the above said period; and
- (e) the action taken by the Government in this regard?

Answer

**The Minister of State in the Ministry of Finance
(SHRI SHIV PRATAP SHUKLA)**

- (a) As on 6.12.2017, total 30.71 crore accounts have been opened under Pradhan Mantri Jan-Dhan Yojana (PMJDY), including 18.05 crore accounts opened in rural/semi-urban areas.
- (b) Banks are opening PMJDY accounts for unbanked persons at their branches. In addition for uncovered Sub-Service Areas (SSAs) with 1000-1500 households, Bank Mitras, who can open PMJDY accounts, are deployed. State/UT-wise number of PMJDY accounts is annexed at Table 1.
- (c) No such report of RBI is available.
- (d) and (e) Department of Revenue apprised that based on information received from 187 Reporting Entities, Rs. 42,187 crore had been deposited in 3,74,14,844 PMJDY accounts during the period 8.11.2016 to 30.12.2016.

A number of measures have been taken up by the Government, which include collection of information on cash transactions, collating 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 Unstarred Question no. 227 to be answered on 15.12.2017

Table 1: State/UT wise Number of PMJDY accounts opened as on 6.12.2017

S.No	State Name	Number of PMJDY accounts opened as on 06.12.2017		
		Rural	Urban	Total
1	Andaman & Nicobar islands	36853	14581	51434
2	Andhra Pradesh	4437311	4536119	8973430
3	Arunachal Pradesh	150536	102830	253366
4	Assam	9486483	3033857	12520340
5	Bihar	20174916	12173763	32348679
6	Chandigarh	38085	206473	244558
7	Chhattisgarh	8221389	4603014	12824403
8	Dadra & Nagar Haveli	74300	13618	87918
9	Daman & Diu	20443	20654	41097
10	Delhi	470489	3463299	3933788
11	Goa	107512	42802	150314
12	Gujarat	6048591	5548967	11597558
13	Haryana	3404165	3031380	6435545
14	Himachal Pradesh	848820	127351	976171
15	Jammu & Kashmir	1673959	264985	1938944
16	Jharkhand	7832980	3095969	10928949
17	Karnataka	6534781	5022652	11557433
18	Kerala	1536024	1944817	3480841
19	Lakshadweep	4520	642	5162
20	Madhya Pradesh	12804614	13841605	26646219
21	Maharashtra	10415718	11270381	21686099
22	Manipur	355535	423036	778571
23	Meghalaya	346429	66601	413030
24	Mizoram	98146	166569	264715
25	Nagaland	101236	115266	216502
26	Odisha	8819012	3341299	12160311
27	Puducherry	68970	90485	159455
28	Punjab	3380992	2629442	6010434
29	Rajasthan	14332237	9565442	23897679
30	Sikkim	73412	20960	94372
31	Tamil Nadu	4075561	4822010	8897571
32	Telangana	4577150	4368329	8945479
33	Tripura	580715	230766	811481
34	Uttar Pradesh	27730246	18533375	46263621
35	Uttarakhand	1332547	794666	2127213
36	West Bengal	20296556	9091734	29388290
Total		180491233	126619739	307110972

Source: Banks