

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

UNSTARRED QUESTION No. 156

TO BE ANSWERED ON 2 FEBRUARY 2018 (FRIDAY)/MAGHA 13, 1939 (SAKA) PMJDY

156. SHRI MANSUKHBHAI DHANJIBHAI VASAVA:
SHRI LAXMI NARAYAN YADAV:

Will the Minister of FINANCE be pleased to state:

- (a) the number of Pradhan Mantri Jan Dhan Yojana (PMJDY) bank accounts opened along with total deposit in these accounts, bank, State/UT-wise including Gujarat and Madhya Pradesh;
- (b) whether any target has been fixed for opening bank accounts under the scheme, if so, the details thereof;
- (c) the number of PMJDY account wherein financial benefits of Government schemes is being provided;
- (d) whether such accounts are exerting pressure on rural banks, if so, the reaction of the Government thereto;
- (e) whether the Government has increased the rural bank branches to reduce the said pressure, if so, the details thereof; and
- (f) the steps taken/being taken by the Government in this regard?

Answer

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

(a) The number of bank accounts opened under Pradhan Mantri Jan-Dhan Yojana (PMJDY) along with total deposit in these accounts, State/UT-wise including Gujarat and Madhya Pradesh and bank-wise is at Annex-I and II respectively.

(b) PMJDY is an ongoing scheme of the government targeted *inter alia* to provide universal access to basic banking facilities and financial services. Banks have informed that under PMJDY, a total of 31.01 crore accounts have been opened as on 24.1.2018 and 23.40 crore RuPay debit cards have been issued to PMJDY account-holders.

(c) The information in this regard is not centrally maintained.

(d) to (f) The number of functioning branches of public sector banks in rural areas (less than 10,000 population) as reported by Reserve Bank of India (RBI), has increased to 29,146 on 30.9.2017 from 29,029 as on 31.3.2017. In addition to bank branches, banking services are also provided through Business Correspondents in rural areas to share the workload.

RBI has rationalized its Branch Authorisation Policy and granted general permission to domestic Scheduled Commercial Banks (excluding Regional Rural Banks), including Public Sector Banks, to open banking outlets at any place in the country, without seeking prior approval of RBI in each case, subject to at least 25 percent of the total number of banking outlets opened during a financial year being in unbanked rural centres (Tier 5 and Tier 6 centres).

RBI has also aligned the roadmap for unbanked villages having population more than 5,000 with the revised guidelines on Branch Authorisation Policy *vide* circular dated June 8, 2017, wherein State Level Bankers Committee (SLBC) Convenor banks have been advised to review and identify the unbanked rural centres (URCs) in villages with population above 5,000, and ensure that such URCs are banked forthwith by opening of CBS enabled banking outlets.

State/UT-wise number of PMJDY bank accounts with total deposits			(as on 24.1.2018)
S.No	State Name	Total number of account holder	Deposit (in Rs. crore)
1	Andaman & Nicobar Islands	51,374	19.84
2	Andhra Pradesh	89,48,054	1,473.91
3	Arunachal Pradesh	2,53,418	73.43
4	Assam	1,26,60,531	2,872.56
5	Bihar	3,32,22,898	6,764.59
6	Chandigarh	2,45,557	92.6
7	Chhattisgarh	1,29,43,290	2,092.34
8	Dadra & Nagar Haveli	90,301	34.98
9	Daman & Diu	42,885	14.51
10	Delhi	39,57,203	1,507.92
11	Goa	1,50,806	78.04
12	Gujarat	1,17,43,118	3,048.69
13	Haryana	64,67,225	2,479.33
14	Himachal Pradesh	9,84,263	436.31
15	Jammu & Kashmir	19,44,692	747.34
16	Jharkhand	1,10,36,489	2,329.84
17	Karnataka	1,16,16,548	2,522.11
18	Kerala	34,83,984	911.97
19	Lakshadweep	5,194	6.34
20	Madhya Pradesh	2,69,34,794	3,282.32
21	Maharashtra	2,19,04,198	4,212.45
22	Manipur	7,88,273	181.79
23	Meghalaya	4,13,758	200.18
24	Mizoram	2,65,257	15.79
25	Nagaland	2,17,528	37.45
26	Odisha	1,22,66,589	3,328.49
27	Puducherry	1,59,641	33.84
28	Punjab	60,29,330	2,191.56
29	Rajasthan	2,40,81,596	5,098.95
30	Sikkim	94,736	29.36
31	Tamil Nadu	88,57,741	1,362.57
32	Telangana	89,40,830	1,240.40
33	Tripura	8,18,353	685.29
34	Uttar Pradesh	4,66,72,616	12,212.43
35	Uttarakhand	21,51,632	863.43
36	West Bengal	2,96,54,453	11,105.61
	Total	3100,99,155	73,588.56

Source: Banks (Public Sector Banks, Regional Rural Banks and 13 Major Private Banks)

Bank-wise number of PMJDY accounts with total deposits		(as on 24.1.2018)	
Bank Type	Total number of account holder	Deposits (in Rs. lakh)	
Public Sector Banks	250386603	5891354.13	
Regional Rural Banks	49825954	1249218.90	
Private Sector Banks	9886598	218282.85	
Grand Total	310099155	7358855.88	
(A) Public Sector Banks			
Name of the Bank			
Allahabad Bank	7312272	180375.54	
Andhra Bank	2352108	30703.35	
Bank of Baroda	23057269	590473.68	
Bank of India	18972064	406286.70	
Bank of Maharashtra	5112673	105920.87	
Canara Bank	6698215	189050.32	
Central Bank of India	10867427	197016.58	
Corporation Bank	2710491	101422.55	
Dena Bank	4376711	92825.29	
IDBI Bank Ltd.	822916	20687.31	
Indian Bank	3301946	46520.73	
Indian Overseas Bank	4384713	76009.76	
Oriental Bank of Commerce	4203256	424993.00	
Punjab & Sind Bank	1086936	58100.14	
Punjab National Bank	18180240	350705.99	
State Bank of India	105069943	1591234.76	
Syndicate Bank	4443273	132926.68	
UCO Bank	6492440	153047.15	
Union Bank of India	7495466	139752.38	
United Bank of India	11984301	983513.02	
Vijaya Bank	1461943	19788.33	
Public Sector Banks Sub Total	250386603	5891354.13	
(B) Regional Rural Bank			
Name of the Bank			
Allahabad Bank	1093411	27339.07	
Andhra Bank	183671	2755.39	
Bank of Baroda	5904673	155393.44	
Bank of India	4022603	79788.70	
Bank of Maharashtra	933172	20501.79	
Canara Bank	1086141	53246.14	
Central Bank of India	4206222	114015.06	
Dena Bank	423195	13284.26	
Indian Bank	557803	6906.30	
Indian Overseas Bank	1018323	29066.32	
Jammu & Kashmir Bank Ltd	105242	5012.44	
Punjab & Sind Bank	20286	306.86	
Punjab National Bank	3598000	118217.86	
State Bank of India	12928823	276930.63	
Syndicate Bank	2565151	93594.81	
UCO Bank	1466778	28477.79	
Union Bank of India	1340979	31603.54	
United Bank of India	8371481	192778.49	
Regional Rural Banks Sub Total	49825954	1249218.90	
(C) Major Private Banks			
Name of the Bank			
Axis Bank Ltd	777064	21961.81	
City Union Bank Ltd	84049	494.68	
Federal Bank Ltd	479833	19116.72	
HDFC Bank Ltd	1771826	86461.61	
ICICI Bank Ltd	4009746	20116.66	
IndusInd Bank Ltd	446519	3036.66	
Jammu & Kashmir Bank Ltd	1499706	57125.23	
Karur Vysya Bank	186701	1609.77	
Kotak Mahindra Bank Ltd	179490	1867.18	
Lakshmi Vilas Bank Ltd	135025	1466.39	
RBL Bank Ltd	95307	215.10	
South Indian Bank Ltd	209160	4589.53	
Yes Bank Ltd	12172	221.50	
Major Private Banks Sub Total	9886598	218282.85	

Source: Banks (Public Sector Banks, Regional Rural Banks and 13 Major Private Banks)