

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

**UN-STARRED QUESTION No. 3594**

TO BE ANSWERED ON FRIDAY, MARCH 16, 2018/PHALGUNA 25, 1939 (SAKA)

**Jan Dhan Accounts**

3594. SHRI A.P. JITHENDER REDDY:

Will the Minister of FINANCE be pleased to state:

- (a) the number of Jan Dhan Yojana accounts having balance across the country;
- (b) whether the Government has taken cognizance that bank officials have deposited Rs. 1 in the account opened under Jan Dhan Yojana in order to bring down the number of zero balance accounts and if so, the details thereof;
- (c) the total number of Jan Dhan accounts having balance of Re. 1 across the country;
- (d) whether the Department of Financial Services has submitted any report to the Government on zero balance and Re.1 balance in Jan Dhan accounts, if so, the details thereof; and
- (e) the corrective measures taken/being taken by the Public Sector Banks in this regard?

Answer

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

(a) to (e): As per extant guidelines issued by Reserve Bank of India (RBI), Basic Savings Bank Deposit (BSBD) accounts including Jan Dhan accounts, are permitted to have zero balance. Depending upon transactions carried out by a Jan Dhan account holder, the balance in any Jan Dhan accounts can vary on day-to-day basis, and may even become zero on a particular day. Hence, the number of Jan Dhan accounts having zero balance or balance with Re.1 is not monitored.

As on 7.3.2018, there are 31.31 crore Jan-Dhan accounts having deposit balance of Rs.76,117 crore.

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