

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

**UN-STARRED QUESTION No. 1776**

TO BE ANSWERED ON 27 JULY 2018 (FRIDAY)/ SHRAVANA 05, 1940 (Saka)

**Conversion of PMJDY Accounts into Regular Accounts**

**1776. SHRI KALYAN BANERJEE:**

**SHRI C.N. JAYADEVAN:**

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has decided to freeze the accounts and converting it into regular accounts under Pradhan Mantri Jan Dhan Yojana (PMJDY) and if so, the details thereof and the reasons therefor;
- (b) whether the PMJDY account holders are being penalised/charged for exceeding four transaction per month and if so, the details and reasons therefor;
- (c) the total number of bank accounts opened, froze/blocked and converted into regular accounts under PMJDY during the last two years and the current year, bank-wise; and
- (d) whether the Government has made any assessment as to the success or failure of the scheme and if so, the details thereof?

**Answer**

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

(a) No, Sir.

(b) Accounts opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) are Basic Savings Bank Deposit (BSBD) Accounts. As per Reserve Bank of India (RBI) guidelines, although there is no limit on the number of deposits that can be made in a month in BSBD accounts, account-holders are allowed a maximum of four withdrawals in a month, including ATM withdrawals.

(c) Bank-wise number of Jan Dhan accounts for last two years and the current year is at Annexure-1. As per RBI circular, saving bank accounts are treated as inoperative account in case there is no customer induced transaction for two years. Based on this criteria, as on 11.7.2018, there are 6.05 crore inactive PMJDY accounts (source: banks). PMJDY accounts could be converted into regular saving bank account on receipt of request from the account-holders.

(d) All rural and semi urban areas are constituted into 1.59 lakh Sub-Service Areas (SSAs) based on the criteria of 1000-1500 households. Out of total SSAs, 0.33 lakh SSAs are covered by bank branches and 1.26 lakh SSAs by inter-operable Bank Mitras. As on 11.07.2018, 32.02 crore Jan Dhan accounts have been opened, out of which, 18.78 crore (58.65%) accounts are in rural/semi-urban areas and 17.00 crore (53.09%) accounts have been opened by women beneficiaries. Further, 24.09 crore RuPay cards have been issued and accidental insurance claims have been paid for 3035 Jan Dhan RuPay card-holders.

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**Annexure -1 in reply to Lok Sabha Un-starred Question No. 1776 for  
27.7.2018**

**PMJDY Accounts as on**

<b>S.No</b>	<b>Bank Name</b>	<b>30.03.2016</b>	<b>29.03.2017</b>	<b>28.03.2018</b>	<b>11.07.2018</b>
1	Allahabad Bank	5219487	7678941	8693062	9460875
2	Andhra Bank	2335718	2603255	2585870	2596971
3	Axis Bank Ltd	589659	700096	774961	785880
4	Bank of Baroda	16476527	24818226	29943971	31835982
5	Bank of India	14377822	20487652	23347698	24072023
6	Bank of Maharashtra	3666628	5064055	6092919	6175164
7	Canara Bank	8346410	7542862	8225352	7936790
8	Central Bank of India	11680575	13168392	15376934	15889171
9	City Union Bank Ltd	78576	84008	84347	85224
10	Corporation Bank	2591887	2733803	2713973	2714617
11	Dena Bank	3871071	4285192	4831006	4934908
12	Federal Bank Ltd	418967	460574	481749	481919
13	HDFC Bank Ltd	1593634	1733139	1772090	1772388
14	ICICI Bank Ltd	2909202	3346385	4016758	4034565
15	IDBI Bank Ltd.	1062461	1179012	822490	827749
16	Indian Bank	3407700	3753091	3877469	3952006
17	Indian Overseas Bank	4759191	5259853	5408320	5448153
18	IndusInd Bank Ltd	313065	531340	449371	452237
19	Jammu & Kashmir Bank Ltd	1372144	1544241	1608818	1631583
20	Karur Vysya Bank	143868	174247	189216	194076
21	Kotak Mahindra Bank Ltd	184109	180988	178169	177771
22	Lakshmi Vilas Bank Ltd	160393	174680	136297	138534
23	Oriental Bank of Commerce	3671762	3958666	4242349	4325080
24	Punjab & Sind Bank	1291643	783145	1099125	1095857
25	Punjab National Bank	16378961	19772748	21916870	22204824
26	RBL Bank Ltd	95307	95307	95307	95307
27	South Indian Bank Ltd	103108	208421	209557	209557
28	State Bank of India	72252346	107600502	118160151	118474254
29	Syndicate Bank	6180598	6947964	7010413	7048597
30	UCO Bank	8218252	7158759	8184599	8488301
31	Union Bank of India	6574027	7966213	9981970	10193689
32	United Bank of India	12664722	18176996	20455399	21009158
33	Vijaya Bank	1272302	1490040	1459967	1459299
34	Yes Bank Ltd	13352	15478	12582	12518
<b>Total</b>		<b>214275474</b>	<b>281678271</b>	<b>314439129</b>	<b>320215027</b>

Source: Banks