

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

UNSTARRED QUESTION No. 779

To be answered on Friday, December 14, 2018/Agrahayana 23, 1940 (Saka)

PMJDY Accounts in Rural Banks in Bihar

779. SHRIMATI RAMA DEVI:

Will the Minister of FINANCE be pleased to state:

(a) the total number of bank accounts opened so far under Pradhan Mantri Jan-Dhan Yojana (PMJDY) in Bihar since its inception;

(b) whether these bank accounts have resulted in stress for the rural banks and if so, the reaction of the Government thereto;

(c) whether the Government has increased the number of bank branches of rural banks to mitigate this pressure and if so, the details thereof; and

(d) if not, the reaction/steps taken by the Government thereto?

Answer

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

(a) As per information provided by the banks total number of accounts opened under Pradhan Mantri Jan-Dhan Yojana (PMJDY) in Bihar as on 28.11.2018 is 3.73 crore.

(b) Public Sector Banks (PSB) have apprised that like all other accounts in banking business, there is a cost for maintaining PMJDY accounts as well. However, deposits under PMJDY accounts are low cost source of fund for banks which compensates the maintenance cost for these accounts.

(c) to (d) As per RBI, the number of functioning branches of Public Sector Banks in the rural centres (with population less than 10,000) for the last five years is as below.

Date	No.of functioning branches of PSBs in rural centres
31.03.2014	25,275
31.03.2015	27,280
31.03.2016	28,362
31.03.2017	29,023
31.03.2018	29,182

Under Pradhan Mantri Jan-Dhan Yojana (PMJDY), all villages are mapped into 1.59 lakh Sub Service Areas (SSA), where each SSA covered 1,000 to 1,500 households. In 1.26 lakh SSAs, interoperable Bank Mitras have been deployed whereas 0.33 lakh SSAs have been covered with bank branches.
