

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

**UNSTARRED QUESTION No. 157**

ANSWERED ON 18<sup>th</sup> NOVEMBER, 2019 (MONDAY)/KARTIKA 27, 1941 (SAKA)

**Accounts under PMJDY**

157. DR. SHASHI THAROOR:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Pradhan Mantri Jan Dhan Yojana (PMJDY) that aimed to enrol poverty-stricken Indian families in a bank for opening a zero balance account and have access to financial services such as remittances, credit and insurance, is meeting its goals;
- (b) if so, the details thereof and if not, the reasons therefor, State/UT-wise;
- (c) whether there are any provisions to check account duplications and account dormancy, if so, the details thereof; and
- (d) whether the financial institutions are directed to take corrective actions for the defaulters and if so, the details thereof, if not, the reasons therefor?

**Answer**

The Minister of State in the Ministry of Finance  
(SHRI ANURAG SINGH THAKUR)

- (a) and (b) The Pradhan Mantri Jan-Dhan Yojana (PMJDY), launched in 2014, inter-alia, envisaged universal access to banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance and pension.

To further consolidate the gains made under PMJDY and to give impetus to the ongoing financial inclusion initiatives of the Government, the PMJDY program has been extended beyond 2018 with the focus on opening of accounts shifting from “every household” to “every un-banked adult” and making the scheme more attractive with following modifications:

- (i) Existing OD limit revised from Rs. 5,000 to Rs. 10,000.
- (ii) No conditions attached for active PMJDY accounts availing OD upto Rs. 2,000.
- (iii) Age limit for availing OD facility revised from 18-60 years to 18-65 years.
- (iv) Accident insurance cover for new RuPay card holders raised from existing Rs.1 lakh to Rs. 2 lakh for new PMJDY accounts opened after 28.8.2018.

As informed by banks, achievements under PMJDY, as on 6.11.2019 are as follows:

- 37.42 crore Jan-Dhan accounts have been opened with deposit balance of about Rs.1,06,846 crore.
- While women has 53% share in Jan-Dhan accounts, 59% Jan-Dhan accounts are in rural and semi-urban areas.
- 29.65 crore RuPay debit cards have been issued to PMJDY account-holders.

- Around 8 Crore PMJDY accounts are receiving Direct Benefit Transfers (DBTs) credits.
- Inter-operable Banking Correspondents (BCs) have been deployed in 1.26 lakh Sub Service Areas (rural areas), each catering to 1000-1500 households.

State/UT-wise number of PMJDY accounts, deposit balance and RuPay cards issued to PMJDY account-holders are provided in the **Annexure**.

- (c) and (d) As per Reserve Bank of India's (RBI) Master Circular dated 1.7.2015 on Customer Service in banks, savings accounts (including PMJDY accounts) are treated as inoperative/dormant if there is no transaction in the account for over a period of two years.

Further, as per RBI's circular on 'Financial Inclusion - Access to Banking Services – Basic Savings Bank Deposit Accounts', dated 10.6.2019, all banks are advised that the holders of BSBD account (including account opened under PMJDY) are not eligible for opening any other savings bank deposit account in that bank.

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**Annexure as referred to in reply of Lok Sabha unstarred Question no. 157 for 18.11.2019 regarding "Accounts under PMJDY"**

**State/UT-wise Position of PMJDY Accounts as on 6.11.2019**

<b>S.No</b>	<b>State/UT Name</b>	<b>Number of accounts opened under PMJDY</b>	<b>Deposit balance in accounts opened under PMJDY (Amount in Rs. crore)</b>	<b>Number of RuPay cards issued to PMJDY account-holders</b>
1	Andaman & Nicobar Islands	49,725	23.47	41,477
2	Andhra Pradesh	10,282,232	2,027.02	8,389,260
3	Arunachal Pradesh	325,380	119.04	284,518
4	Assam	15,986,911	3,707.87	12,439,592
5	Bihar	42,569,770	11,306.77	34,763,068
6	Chandigarh	256,565	113.07	189,797
7	Chhattisgarh	14,597,705	3,235.53	10,435,654
8	Dadra & Nagar Haveli	124,954	56.56	83,275
9	Daman & Diu	54,552	22.16	42,391
10	Delhi	4,494,509	1,878.18	3,833,691
11	Goa	164,165	94.14	123,851
12	Gujarat	14,596,006	4,662.99	12,053,531
13	Haryana	7,367,536	3,383.59	6,205,242
14	Himachal Pradesh	1,261,437	669.02	998,370
15	Jammu & Kashmir	2,103,642	964.51	1,710,671
16	Jharkhand	13,028,846	3,674.18	10,362,871
17	Karnataka	14,770,838	3,813.08	10,353,749
18	Kerala	4,256,749	1,356.95	3,063,641
19	Ladakh	18,867	14.3	19,324
20	Lakshadweep	5,416	8.26	5,165
21	Madhya Pradesh	32,128,745	5,423.18	25,057,202
22	Maharashtra	26,364,600	6,375.66	18,925,104
23	Manipur	939,814	201.31	720,342
24	Meghalaya	467,570	200.81	329,881
25	Mizoram	310,362	107.85	85,948
26	Nagaland	299,915	62.94	250,702
27	Odisha	15,069,484	4,733.16	12,508,729
28	Puducherry	156,375	42.77	117,798
29	Punjab	6,895,177	2,626.44	5,635,649
30	Rajasthan	26,457,107	8,044.30	20,765,201
31	Sikkim	93,792	40.03	71,563

32	Tamil Nadu	10,522,277	2,036.98	8,680,394
33	Telangana	9,773,263	1,633.04	8,004,680
34	Tripura	882,985	664.02	689,448
35	Uttar Pradesh	59,521,320	19,690.39	47,975,946
36	Uttarakhand	2,538,473	1,189.79	2,030,419
37	West Bengal	35,489,400	12,643.26	29,244,617
	<b>Total</b>	<b>374,226,464</b>	<b>106,846.62</b>	<b>296,492,761</b>

Source: Banks