

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UN-STARRED QUESTION No.1699
ANSWERED ON 2nd March, 2020 (MONDAY) / PHALGUNA 12, 1941 (SAKA)
“PMJD Accounts”

1699. SHRI JYOTIRMAY SINGH MAHATO:

Will the Minister of FINANCE be pleased to state:

- (a) the details of the month-wise ratio of total households who opened their bank account under Pradhan Mantri Jan Dhan (PMJD) Yojana since its inception in the country, State-wise including West Bengal;
- (b) the number of households not having bank accounts along with their ratio, State-wise;
- (c) the steps taken by the Government to give advices to new account holders regarding financial safety measures like not sharing their debit card details with anyone;
- (d) the steps taken by the Government to ensure availability of bank documents and other necessary formalities not only in English language but in other local languages also; and
- (e) the steps taken by the Government to ensure availability of bank documents to illiterate persons?

Answer

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

(a) and (b): The details of the month-wise ratio of total households who opened their bank account under Pradhan Mantri Jan Dhan Yojana (PMJDY) and the number of households not having bank accounts along with their ratio are not maintained centrally. As reported by banks, 38.13 crore bank accounts have been opened under PMJDY as on 19.02.2020. State-wise number of accounts opened under PMJDY as on 19.02.2020 is at Annexure.

(c) As informed by banks, safety measures like not sharing the debit card details with anyone is incorporated in the Debit Card User Guide provided to the customers at the time of issue of Debit Cards. At the time of handing over of the debit card, customers are educated for the safety measures like not sharing critical information to anyone. Such information is also sent through periodic SMSs to registered mobile numbers of card holders.

Further, as per Reserve Bank of India's (RBI's) Master Circular on 'Customer Service in Banks' dated 01.07.2015 while opening the Basic Savings Bank Deposit Accounts (BSBDA), which include PMJDY accounts, banks educate such customers about the ATM Debit Card, ATM PIN and risk associated with it.

For the purpose of creating awareness, RBI conducts Electronics Banking Awareness And Training (e-BAAT) programs at various locations wherein audience is sensitised about safe digital payments. Also, a campaign named "RBI Kehta Hai" is being undertaken through print and electronic media to create awareness in this regard.

(d) As per RBI's Master Circular on 'Customer Service in Banks' dated July 1, 2015 banks make available all printed material used by retail customers including account opening forms, pay-in-slips, passbooks, etc., in trilingual form i.e., English, Hindi and the concerned Regional Language.

(e) As apprised by banks, necessary hand holding support is provided by branches to provide banking services/ documents to illiterate persons.

Annexure**Annexure as referred to in the reply to the Lok Sabha Un-starred Question No.1699 to be answered on 02.03.2020 regarding " PMJD Accounts"****State-wise number of accounts opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) as on 19.02.2020**

S.No	State / Union Territory Name	Number of accounts opened under PMJDY
1	Andaman & Nicobar Islands	49,248
2	Andhra Pradesh	10,435,566
3	Arunachal Pradesh	334,882
4	Assam	16,265,622
5	Bihar	43,534,962
6	Chandigarh	253,317
7	Chhattisgarh	14,723,322
8	Dadra & Nagar Haveli	128,643
9	Daman & Diu	56,076
10	Delhi	4,569,881
11	Goa	167,297
12	Gujarat	15,260,903
13	Haryana	7,431,211
14	Himachal Pradesh	1,296,155
15	Jammu & Kashmir	2,132,626
16	Jharkhand	13,308,257
17	Karnataka	14,853,508
18	Kerala	4,307,242
19	Ladakh	18,922
20	Lakshadweep	5,545
21	Madhya Pradesh	32,536,669
22	Maharashtra	26,914,555
23	Manipur	955,196
24	Meghalaya	474,979
25	Mizoram	310,737
26	Nagaland	305,319
27	Odisha	15,643,086
28	Puducherry	158,643
29	Punjab	6,941,913
30	Rajasthan	26,775,451
31	Sikkim	93,544
32	Tamil Nadu	10,665,017
33	Telangana	9,703,033
34	Tripura	884,728
35	Uttar Pradesh	60,973,148
36	Uttarakhand	2,559,499
37	West Bengal	36,304,690
38	Total	381,333,392

Source: Banks