

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**LOK SABHA**  
**UN-STARRED QUESTION No. 202**  
**ANSWERED ON 3<sup>rd</sup> FEBRUARY, 2020 (MONDAY) / MAGHA 14, 1941 (SAKA)**

**“PMJDY Accounts”**

202. SHRI SADASHIV KISAN LOKHANDE:

DR. BHARATI PRAVIN PAWAR:

Will the Minister of FINANCE be pleased to state:

- (a) the number of bank accounts opened in Maharashtra since the launch of Pradhan Mantri Jan Dhan Yojana (PMJDY);
- (b) whether the said accounts have increased pressure on rural banks, if so, the reaction of the Government thereto;
- (c) whether the number of branches of rural banks have been increased to deal with the said pressure, if so, the details thereof and the reaction of the Government thereto; and
- (d) the remedial steps taken by the Government in this regard?

**Answer**

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

(a) As informed by banks, as on 15 January 2020, 2,67,12,330 accounts have been opened in the state of Maharashtra under Pradhan Mantri Jan Dhan Yojana (PMJDY) since launch of the scheme.

(b) to (d): As informed by Reserve Bank of India (RBI), the number of rural branches of commercial banks in Maharashtra have increased from 3,060 as on 31.03.2017 to 3,193 as on 30.09.2019.

In addition to the rural branches of banks, Business Correspondents (BCs) deployed by banks are also offering banking services in the rural areas.

As informed by banks, in Maharashtra all the villages have been mapped into 13,057 Sub-service Areas (SSAs), each SSA catering to 1,000 to 1,500 households. While 1,408 SSAs in Maharashtra have been covered with bank branches, 11,649 SSAs have been covered through interoperable BCs.

As apprised by State Level Bankers' Committee (SLBC), Maharashtra, no report regarding increased pressure on rural branches due to opening of PMJDY accounts have been received.

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