

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

UNSTARRED QUESTION No. 3513

Answered on Monday, March 16, 2020/ Phalguna 26, 1941 (Saka)

PMJDY Accounts

3513. SHRI NABA KUMAR SARANIA:

Will the Minister of FINANCE be pleased to state:

- (a) the details of the accounts opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) in the country during the last three years, State-wise;
- (b) the total number of PMJDY accounts opened for tea plantation workers in Assam during the said period including Kokrajhar Parliamentary Constituency along with the details thereof;
- (c) whether PMJDY account holders are charged for not maintaining the required minimum balance in their accounts, if so, the details thereof;
- (d) whether PMJDY accounts have been opened for labourers working in Border Roads Organisation; and
- (e) if so, whether they face any difficulties while withdrawing money from these accounts and if so, the corrective steps taken by the Government in this regard?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI ANURAG SINGH THAKUR)

- (a) State-wise number of accounts opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) as of end of March 2017, end of March 2018, end of March 2019 and as on 4th March 2020 is at **Annexure**.
- (b) As informed by State Level Bankers' Committee (SLBC) of Assam, as on 1st March 2020, 6,47,848 accounts were opened under PMJDY for Tea plantation workers in Assam.
- (c) Accounts opened under PMJDY are Basic Savings Bank Deposit (BSBD) accounts in nature. As per the Reserve Bank of India (RBI) guidelines on BSBD accounts dated 10.08.2012 and its amendment dated 10.06.2019, there is no requirement for maintaining minimum balance in such accounts. Accordingly, no penalty is imposed on PMJDY accounts for non-maintenance of minimum balance.
- (d) Any unbanked person can open bank account under PMJDY. Information on PMJDY accounts opened for labourers working in Border Roads Organisation is not centrally maintained.
- (e) PMJDY account-holders can withdraw money from accounts at bank branch, Automated Teller Machines (ATMs) or Business Correspondents (BCs). Under PMJDY, all villages were mapped by banks into 1.59 lakh Sub-Service Areas (SSAs) (one SSA catering to 1,000 to 1,500 households). As informed by banks, 0.33 lakh SSAs have been covered with bank branches and 1.26 lakh SSAs, have been covered by deployment of interoperable BCs.
