

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UN-STARRED QUESTION No.86
ANSWERED ON 3rd FEBRUARY, 2020 (MONDAY) / MAGHA 14, 1941 (SAKA)
“Charges on PMJDY Accounts”

86. SHRI DEEPAK BAIJ:

Will the Minister of FINANCE be pleased to state:

- (a) the number of bank accounts opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) from the year 2014 to date, State-wise;
- (b) whether the banks collected charges under the limit of minimum balance from Jan Dhan bank accounts including old-age pension accounts and accounts of the scholarships from school and the wages under MGNREGA;
- (c) if so, the amount of the charges collected from the bank accounts due to non-maintenance of minimum balance during the last three years; and
- (d) the present number of functional PMJDY accounts and the number of such accounts closed during the said period, State-wise?

Answer

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

(a) As per the information provided by banks, 37.87 crore bank accounts have been opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) as on 15.01.2020. State-wise number of PMJDY accounts opened as on 15.01.2020 is at Annexure.

(b) & (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 irrespective of any direct benefit transfer being received in such accounts under any scheme.

(d) As per information provided by banks, out of a total of 37.87 crore PMJDY accounts, 30.78 crore (81.3%) accounts are operative as on 15.01.2020. State-wise number of operative PMJDY accounts as on 15.01.2020 is at Annexure.

Information on the number of PMJDY accounts closed is not centrally maintained. However, cumulative number of existing PMJDY accounts monitored by this Department shows that the number of these accounts has increased every year since the launch of the scheme.

| Annexure | | | |
|---|---------------------------|---|---|
| Annexure as referred to in the reply to the Lok Sabha Un-starred Question No. 86 to be answered on 03.02.2020 regarding " Charges on PMJDY Accounts" | | | |
| State wise no. of PMJDY accounts and operative PMJDY accounts as on 15.01.2020 | | | |
| S.No | State Name | No of PMJDY Accounts (in lakh) | No of operative PMJDY accounts (in lakh) |
| 1 | Andaman & nicobar islands | 0.49 | 0.32 |
| 2 | Andhra pradesh | 104.11 | 85.24 |
| 3 | Arunachal pradesh | 3.32 | 2.63 |
| 4 | Assam | 161.89 | 143.75 |
| 5 | Bihar | 432.03 | 377.29 |
| 6 | Chandigarh | 2.53 | 1.91 |
| 7 | Chhattisgarh | 146.76 | 120.71 |
| 8 | Dadra & nagar haveli | 1.27 | 0.95 |
| 9 | Daman & diu | 0.55 | 0.43 |
| 10 | Delhi | 45.39 | 37.06 |
| 11 | Goa | 1.66 | 1.12 |
| 12 | Gujarat | 147.38 | 115.13 |
| 13 | Haryana | 73.89 | 61.38 |
| 14 | Himachal pradesh | 12.88 | 11.04 |
| 15 | Jammu & kashmir | 21.11 | 12.32 |
| 16 | Jharkhand | 132.07 | 105.21 |
| 17 | Karnataka | 148.40 | 117.49 |
| 18 | Kerala | 42.98 | 33.31 |
| 19 | Ladakh | 0.19 | 0.11 |
| 20 | Lakshadweep | 0.06 | 0.04 |
| 21 | Madhya pradesh | 323.71 | 257.10 |
| 22 | Maharashtra | 267.12 | 199.93 |
| 23 | Manipur | 9.46 | 8.07 |
| 24 | Meghalaya | 4.73 | 3.61 |
| 25 | Mizoram | 3.11 | 2.06 |
| 26 | Nagaland | 3.03 | 2.42 |
| 27 | Odisha | 155.16 | 127.86 |
| 28 | Puducherry | 1.58 | 1.32 |
| 29 | Punjab | 69.19 | 54.60 |
| 30 | Rajasthan | 266.26 | 221.48 |
| 31 | Sikkim | 0.94 | 0.64 |
| 32 | Tamil nadu | 106.15 | 82.82 |
| 33 | Telangana | 97.56 | 73.74 |
| 34 | Tripura | 8.83 | 8.28 |
| 35 | Uttar pradesh | 604.86 | 467.74 |
| 36 | Uttarakhand | 25.48 | 20.31 |
| 37 | West bengal | 360.60 | 318.61 |
| Country | | 3786.72 | 3078.01 |

Source: 18 Public Sector Banks and 14 major Private Sector Banks (including their Regional Rural Banks)

