

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

UNSTARRED QUESTION No. 1027

Answered on Monday, February 8, 2021/Magha 19, 1942 (Saka)

Jan Dhan Accounts

1027. SHRI RAJESHBHAI CHUDASAMA:

Will the Minister of FINANCE be pleased to state:

- (a) the number of Jan Dhan Accounts opened since its inception including those which are operative;
- (b) whether private banks are allowed to open these accounts and if so, the number of accounts opened in private banks;
- (c) whether these accounts are debited with any bank charges and if so, the amount so far debited/collected by Private and Public Sector Banks (PSBs); and
- (d) the total number of Jan Dhan Accounts in PSBs and Private Banks?

Answer

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

(a) to (d) Under the Pradhan Mantri Jan-Dhan Yojana (PMJDY) a bank account can be opened with any bank branch or Business Correspondent (BC) including those of Private Sector Banks.

As reported by Public Sector Banks (PSBs) [including sponsored Regional Rural Banks (RRBs)] and 14 major Private Sector Banks, as on 27.01.2021, a total number of 41.75 crore accounts have been opened under PMJDY out of which 35.96 crore accounts are operative. Total number of PMJDY accounts opened by PSBs (including sponsored RRBs) and 14 major Private Sector Banks are 40.48 crore and 1.27 crore respectively.

Accounts opened under PMJDY are Basic Savings Bank Deposit (BSBD) accounts. As per RBI guidelines dated 10.06.2019, banks are required to offer the following minimum banking facilities, free of charge, to the BSBD account holders, without any requirement of minimum balance:

- Deposit of cash at bank branch as well as ATMs/CDMs
- Receipt/ credit of money through any electronic channel or by means of deposit /collection of cheques drawn by Central/State Government agencies and departments
- No limit on number and value of deposits that can be made in a month
- Minimum of four withdrawals in a month, including ATM withdrawals
- ATM Card or ATM-cum-Debit Card
