

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

UNSTARRED QUESTION No. 3321

ANSWERED ON MONDAY, AUGUST 9, 2021/ SRAVANA 18, 1943 (SAKA)

Pradhan Mantri Jan Dhan Yojana

3321. SHRI RAJAN VICHARE:

Will the Minister of FINANCE be pleased to state:

(a) the number and details of accounts opened so far under the Pradhan Mantri Jan Dhan Yojana (PMJDY) in Maharashtra, district-wise;

(b) the details of amount collected so far under PMJDY; and

(c) the efforts made by the Government to increase the number of branches of public sector banks in rural areas to make PMJDY more successful?

Answer

The Minister of State in the Ministry of Finance

(DR BHAGWAT KARAD)

(a) & (b) As informed by banks, district-wise number of accounts opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) in Maharashtra along with the deposits in these accounts is Annexed.

(c) As per extant guidelines dated 18.5.2017 on rationalisation of Branch Authorisation Policy, Reserve Bank of India (RBI) has granted general permission to domestic Scheduled Commercial Banks (excluding Regional Rural Banks), to open banking outlets (a fixed point service delivery unit, manned by either bank's staff or its Business Correspondent (BC)) at any place in the country, without seeking prior approval of RBI in each case, subject to at least 25 percent of the total number of banking outlets opened during a financial year being in unbanked rural centres i.e. centres having population less than 10,000 (Tier 5 and Tier 6 centres).

In pursuance of RBI guidelines, rolling out of banking outlets in uncovered areas is a continuous process and is coordinated by State Level Bankers' Committee (SLBC), in consultation with the concerned State Government, member banks and other stakeholders. Banks, inter-alia, consider proposals for opening banking outlets in the light of RBI's instructions, their business plans and their commercial viability. To further assess the viability for opening a banking outlet, banks carry out survey as required.

Further, to ensure availability of banking outlet (Bank branch/BC, within 5 kilometers of all inhabited villages the Government has launched a Geographic Information System (GIS) based app., namely, Jan Dhan Darshak app (JDD app) developed by National Informatics Centre (NIC). Banks have been provided login credentials to upload the GIS location of their branches, Business Correspondents and ATMs on the app. As per data uploaded by the banks on JDD app, out of the 5.538 lakh mapped villages on the app, 5.535 lakh (99.95%) villages are having banking outlet (branch or BC) within 5 kilometres distance.

**Annexure as referred to in part(a) & part(b) of reply to Lok Sabha Q. No. 3321 for
09.08.2021 regarding “Pradhan Mantri Jan Dhan Yojana”**

**District wise PMJDY accounts along with the deposits in Maharashtra State as on
21.07.2021**

District Name	Number of PMJDY Accounts	Deposit in PMJDY accounts (in crores)
Ahmadnagar	1397910	473.74
Akola	514830	118.23
Amravati	761054	211.43
Aurangabad	1252907	339.53
Bhandara	426022	183.02
Bid	1154841	445.00
Buldana	837062	152.82
Chandrapur	627007	244.33
Dhule	688926	141.26
Gadchiroli	292241	119.59
Gondiya	573127	215.18
Hingoli	552320	133.17
Jalgaon	1283471	323.26
Jalna	757858	164.11
Kolhapur	1169886	360.81
Latur	862315	265.00
Mumbai	656189	237.08
Mumbai Suburban	660343	246.25
Nagpur	1117482	445.28
Nanded	1330891	332.20
Nandurbar	639308	109.42
Nashik	1977687	764.18
Osmanabad	674246	306.37
Parbhani	716006	195.75
Pune	1618881	828.33
Raigarh	483357	231.36
Ratnagiri	370320	218.17
Sangli	739737	190.49
Satara	763171	247.00
Sindhudurg	208867	124.98
Solapur	1474429	452.06
Thane	1985985	658.38
Wardha	322693	136.20
Washim	379189	66.71
Yavatmal	1036581	175.70
Maharashtra Total	30307139	9856.37

Source: Banks