

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

**UNSTARRED QUESTION No. 2527**

ANSWERED ON MONDAY, DECEMBER 13, 2021/ AGRAHAYANA 22, 1943 (SAKA)

**Accounts under PMJDY**

2527. SHRI ACHYUTANANDA SAMANTA

Will the Minister of FINANCE be pleased to state:

(a) the details of the number of bank accounts opened and RuPay cards issued under the Pradhan Mantri Jan Dhan Yojana (PMJDY) till date, State-wise including Odisha;

(b) whether a large number of these accounts (more than 10 percent) are lying dormant or inoperative and if so, the reasons therefor, and the steps being taken by the Government to rectify this and encourage usage of bank accounts under PMJDY; and

(c) whether the beneficiaries are given access to formal credit facilities through PMJDY and if so, the details thereof and if not, the details of the steps being taken by the Government to ensure that a proper credit delivery model is in place to suit the beneficiaries?

**Answer**

The Minister of State in the Ministry of Finance

(DR BHAGWAT KARAD)

(a) As informed by banks, State-wise number of accounts opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) along with RuPay Debit Cards issued is Annexed.

(b) As per Reserve Bank of India (RBI) guidelines dated 18.02.2009, a savings account should be treated as inoperative/dormant if there are no transactions in the account for over a period of two years.

In this regard, RBI has advised Financial Literacy Centres (FLCs) and rural branches of banks to conduct outdoor financial literacy camps for customers in collaboration with ground level stakeholders at the District/ panchayat /village level. They also conduct specific camps for target audience like farmers, small entrepreneurs, Self Help Groups, senior citizens etc. including women. The Centres for Financial Literacy project of the RBI also impart financial education among adults. In addition, banks in general organise camps, to create awareness about the banking habits including the benefits of keeping the account active.

As a result of these initiatives, the share of operative PMJDY accounts has increased from 60.38% in March'17 to 85.70% in November'21.

(c) Under PMJDY, the beneficiaries can avail overdraft facility upto Rs.10,000 after fulfillment of certain minimum conditions. In addition, they can also avail credit from banks as per the extant guidelines/policy.

**Annexure as referred to in part(a) of reply to Lok Sabha Q.No. 2527 for 13.12.2021**

<i>numbers in lakh(as on 24.11.2021)</i>			
<b>S.No</b>	<b>State/UT</b>	<b>Total PMJDY Accounts</b>	<b>Rupay Debit Card issued</b>
1	Andaman & Nicobar Islands	0.47	0.39
2	Andhra Pradesh	117.19	91.32
3	Arunachal Pradesh	3.73	3.09
4	Assam	199.72	107.05
5	Bihar	498.55	385.45
6	Chandigarh	2.76	1.88
7	Chhattisgarh	157.54	103.90
8	Dadra & Nagar Haveli and Daman & Diu	2.09	1.39
9	Delhi	50.53	41.18
10	Goa	1.69	1.16
11	Gujarat	165.28	126.67
12	Haryana	82.50	62.10
13	Himachal Pradesh	15.60	11.96
14	Jammu & Kashmir	25.26	18.51
15	Jharkhand	158.47	111.98
16	Karnataka	155.34	96.18
17	Kerala	48.64	29.29
18	Ladakh	0.21	0.19
19	Lakshadweep	0.06	0.05
20	Madhya Pradesh	364.96	297.02
21	Maharashtra	308.83	216.32
22	Manipur	10.16	6.79
23	Meghalaya	6.07	4.11
24	Mizoram	3.15	1.15
25	Nagaland	3.40	2.83
26	Odisha	181.65	140.24
27	Puducherry	1.66	1.26
28	Punjab	75.22	59.54
29	Rajasthan	305.90	241.09
30	Sikkim	0.85	0.62
31	Tamil Nadu	114.22	91.53
32	Telangana	103.87	84.17
33	Tripura	8.42	3.04
34	Uttar Pradesh	756.69	539.05
35	Uttarakhand	28.23	21.85
36	West Bengal	435.40	274.39
<b>Total</b>		<b>4394.31</b>	<b>3178.70</b>

*Source: Banks*