GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION No. 38
ANSWERED ON MONDAY, NOVEMBER 29, 2021/ AGRAHAYANA 8, 1943 (SAKA)

PMJDY Accounts

38. SHRI JAGDAMBIKA PAL:

Will the Minister of FINANCE be pleased to state:

(a) the number of accounts opened under the Pradhan Mantri Jan Dhan Yojana (PMJDY) post the lockdown due to Covid-19 along with the details of funds mobilized through these accounts during that period;

(b) whether the Government is planning to come up with any scheme to provide monetary benefits in terms of interest on their money for the beneficiaries PMJDY; and

(c) if so, the details thereof?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR BHAGWAT KARAD)

(a) As informed by banks, as on 25.03.2020 (pre-covid lockdown), the total number of Pradhan Mantri Jan Dhan accounts were 38.33 crore with a deposit balance of Rs.1,18,434 crore, whereas as on 10.11.2021 (post-covid lockdown), the total number of Pradhan Mantri Jan Dhan accounts are 43.85 crore with a deposit balance of Rs.1,48,069 crore.

(b) & (c) No Sir. However, all saving bank accounts including PMJDY accounts earn interest on deposits as per the Board approved policy of Banks.