

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

UNSTARRED QUESTION No. 2553

ANSWERED ON MONDAY, MARCH 17, 2025/ PHALGUNA 26, 1946 (SAKA)

Bank Accounts opened under PMJDY

2553. Dr. Mohammad Jawed:

Will the Minister of FINANCE be pleased to state:

- (a) the number of bank accounts opened under the Pradhan Mantri Jan-Dhan Yojana (PMJDY) since its inception, State-wise and year-wise;
- (b) the number of such bank accounts frozen or partially frozen under PMJDY along with the primary reasons for freezing bank accounts, State-wise and year-wise;
- (c) whether the Government has assessed the impact of hidden charges levied on PMJDY account holders, such as failed ATM transactions or minimum balance penalties and if so, the findings of such assessments;
- (d) the steps taken/being taken to address the issue of dormant PMJDY accounts, which reportedly account for 20% of total accounts and to ensure their reactivation and usability for beneficiaries; and
- (e) whether the Government is aware that the KYC process, particularly Aadhaar-based re-KYC, is leading to financial exclusion for many account holders due to data inconsistencies and technical challenges?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

- (a) The total number of accounts opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) in the country since its inception, state and year-wise are as annexed.
- (b) Freezing and de-freezing of bank accounts including PMJDY accounts is a continuous process. Accounts are frozen due to various reasons such as reported or suspected frauds, death of account holder, notices received from Income tax and other authorities, court orders etc. Data relating to frozen accounts is not centrally maintained.
- (c) Pradhan Mantri Jan Dhan Yojana (PMJDY) account is a type of Basic Savings Bank Deposit Account (BSBDA) without any requirement of minimum balance. As per Reserve Bank of India (RBI) circular dated 10.06.2021, BSBDA account holders are eligible for five free transactions (inclusive of financial and non-financial transactions) every month from their own bank's ATMs. They are also eligible for free transactions (inclusive of financial and non-financial transactions) from other bank ATMs viz. three transactions in metro centres and five transactions in non-metro centres. Banks are free to offer more number of free transactions per month at other Bank ATMs as well as at own ATMs in any geographical location.

Further, as per extant RBI guidelines dated 10.06.2019, Banks are free to evolve requirements including pricing structure for additional value- added services on reasonable and transparent basis which is to be applied in a non-discriminatory manner at the option of the customers.

(d) & (e) The percentage of inoperative PMJDY accounts is 21.28% (as on 26.02.2025). As per RBI guidelines, a savings as well as a current account should be treated as inoperative/dormant, if there are no customer induced transactions in the account for over a period of two years. Banks continuously make concerted efforts to monitor the percentage of operative accounts by organising camps to create awareness about banking habits including the benefits of keeping the account active. This is being regularly monitored by the Government.

RBI has, *inter-alia*, advised Banks:

- to undertake an annual review of accounts/ deposits where there has been no customer induced transactions for more than a year; and
- to take steps to trace the customers of these accounts/ deposits.

Further, banks have been advised to take necessary steps urgently to bring down the number of inoperative accounts and make the process of activation of such accounts smoother and hassle free, including by enabling seamless updation of KYC through mobile/internet banking, non-home branches, Video Customer Identification Process, etc.

As per direction of RBI, periodic updation of KYC has to be carried out once in every 10 years for low risk customers such as PMJDY accounts. Additionally, several measures have been taken by the Govt. to simplify the re-KYC process:

- KYC to be done at any branch of the bank where the customer is maintaining their account.
- Banks are allowed to obtain self-declaration where there is no change in KYC information.
- Video based Customer identification Process (V-CIP)

Aadhaar OTP based e-KYC authentication in non-face-to face mode has also been permitted for re-KYC purpose.

Part (a) of the Lok Sabha Unstarred Question No.2553 for answer on 11.02.2025 regarding "Bank Accounts opened under PMJDY"

State-wise and year-wise total No of PMJDY accounts

S.No.	State/UT	Mar'15	Mar'16	Mar'17	Mar'18	Mar'19	Mar'20	Mar'21	Mar'22	Mar'23	Mar'24	As on 26.02.2025
1	Andaman & Nicobar Islands	0.48	0.53	0.54	0.54	0.50	0.49	0.47	0.46	0.48	0.61	0.62
2	Andhra Pradesh	59.73	73.37	87.19	90.39	97.38	104.52	116.71	117.10	130.84	147.67	157.10
3	Arunachal Pradesh	0.93	1.29	2.06	2.52	2.83	3.38	3.55	3.77	4.08	4.52	4.62
4	Assam	43.98	72.46	116.35	127.51	148.88	163.56	186.16	203.40	221.55	236.17	247.85
5	Bihar	104.53	197.03	286.34	339.10	397.19	439.04	483.92	510.15	546.72	583.84	627.65
6	Chandigarh	1.80	2.18	2.21	2.48	2.44	2.54	2.65	2.82	3.06	3.27	3.36
7	Chhattisgarh	67.10	97.42	123.35	130.56	140.53	147.64	153.37	159.63	167.07	175.10	182.33
8	Dadra & Nagar Haveli and Daman & Diu	0.58	0.81	1.07	1.35	1.64	1.85	2.06	2.12	2.23	2.31	2.40
9	Delhi	24.60	30.23	36.32	40.52	43.29	45.88	48.16	53.34	57.98	62.98	66.92
10	Goa	1.07	1.32	1.41	1.48	1.59	1.68	1.70	1.70	1.92	2.06	2.16
11	Gujarat	57.19	77.87	105.32	119.47	137.31	153.21	160.59	168.31	176.71	184.04	191.97
12	Haryana	41.65	51.74	59.53	65.02	70.68	74.94	79.05	84.99	91.39	99.25	105.31
13	Himachal Pradesh	6.83	8.78	9.30	9.93	11.68	13.07	15.06	16.03	17.27	18.76	19.84
14	Jammu & Kashmir	14.40	17.08	21.55	19.51	21.03	21.45	24.67	25.70	26.38	27.36	23.06
15	Jharkhand	32.76	61.82	97.62	112.04	123.51	133.97	154.71	162.22	174.08	183.63	195.43
16	Karnataka	73.11	91.80	106.17	117.73	139.22	148.76	152.44	160.19	177.72	192.13	203.27
17	Kerala	18.91	27.29	32.34	35.80	38.34	43.09	47.35	49.05	55.31	62.04	67.92
18	Ladakh	0.00	0.00	0.00	0.00	0.00	0.19	0.21	0.21	0.21	0.22	0.18
19	Lakshadweep	0.05	0.05	0.05	0.05	0.05	0.06	0.06	0.08	0.10	0.10	0.10
20	Madhya Pradesh	118.52	186.18	250.57	273.18	306.19	326.23	353.97	372.34	404.20	429.88	449.86
21	Maharashtra	99.68	138.24	189.71	221.53	247.76	270.23	299.69	313.91	324.05	340.81	363.92
22	Manipur	4.44	5.93	7.15	7.94	8.98	9.65	10.22	10.21	10.62	10.89	11.17
23	Meghalaya	1.65	2.55	3.94	4.17	4.72	4.78	5.93	6.19	6.70	7.75	8.34
24	Mizoram	0.80	1.62	2.80	2.68	2.99	3.11	3.21	3.15	3.29	3.82	4.09
25	Nagaland	1.33	1.59	2.03	2.18	2.63	3.08	3.28	3.45	3.67	3.92	4.07
26	Odisha	52.08	82.22	112.28	124.30	140.63	157.36	173.17	185.41	199.85	213.18	227.96
27	Puducherry	0.92	1.15	1.25	1.45	1.50	1.59	1.65	1.64	1.89	2.15	2.46
28	Punjab	38.88	47.99	53.40	60.90	66.68	69.50	73.33	77.34	84.52	90.78	94.91
29	Rajasthan	101.03	168.00	193.69	243.24	249.46	269.01	292.81	313.77	333.21	351.75	367.57
30	Sikkim	0.62	0.75	0.86	0.90	0.93	0.93	0.87	0.86	0.88	0.90	0.95
31	Tamil Nadu	61.82	79.87	86.88	89.82	100.25	107.13	111.53	115.95	137.73	154.04	169.96
32	Telangana	65.33	79.15	87.55	89.90	95.43	96.53	103.79	104.35	111.05	117.87	124.60
33	Tripura	4.51	7.01	7.84	8.29	8.72	8.89	9.11	8.55	9.56	10.29	11.11
34	Uttar Pradesh	228.72	321.01	437.35	475.62	548.44	613.31	713.35	792.69	866.99	925.20	978.11
35	Uttarakhand	14.15	18.20	21.90	22.01	24.33	25.69	27.29	29.06	32.50	35.87	38.32
36	West Bengal	109.52	188.22	268.84	300.26	338.90	366.46	403.97	445.99	479.56	509.50	537.09
Country		1453.68	2142.75	2816.78	3144.39	3526.62	3832.80	4220.06	4506.15	4865.36	5194.67	5496.58

Source: Banks