GOVERNMENT OF INDIA

MINISTRY OF FINANCE

DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION NO. 149

ANSWERED ON MONDAY, 20 JULY 2026 / ASHADHA 29, 1948 (SAKA)

Overdraft Under PM Jan Dhan Yojana

†149. SHRI BABU SINGH KUSHWAHA:
SHRI HARENDRA SINGH MALIK:
Will the Minister of FINANCE be pleased to state:

(a) whether there is a provision to provide an overdraft facility of up to Rs. 10,000 to eligible women account holders under the Pradhan Mantri Jan Dhan Yojana, if so, the eligibility criteria and guidelines thereof;

(b) the details of the number of women who applied for this facility along with the number of beneficiaries and the number of applications rejected during the years 2023, 2024 and 2025, in the State of Uttar Pradesh especially the Jaunpur Parliamentary Constituency, year wise and district-wise;

(c) whether the Government is aware that banks in many areas of Uttar Pradesh, including Jaunpur, are refusing to extend this facility to eligible women by insisting on CIBIL score, guarantor and other additional conditions, stating that these are the documental formalities for the same;

(d) if so, the action taken by the Government thereon; and

(e) whether the Government proposes to ensure that the benefits of this scheme reach the grassroots level and all eligible women receive the benefit within a stipulated timeframe and to take action against the erring bank officials and if so, the details thereof?

ANSWER

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

(a) to (e) As per the extant guidelines issued under the Pradhan Mantri Jan Dhan Yojana (PMJDY), banks may extend an overdraft (OD) facility of up to ₹10,000 to eligible PMJDY account holders, including eligible women account holders, subject to fulfillment of the prescribed eligibility criteria as under: -

i. there will not be any conditions attached for OD upto Rs.2000;
ii. four times of the average monthly balance or 50% of credit summation of last six months, whichever is lower; and

iii. age limit for availing OD facility is 18-65 years.

Sanction of the overdraft facility is based on satisfactory operation of the account, due diligence, internal assessment of creditworthiness including adherence to the extant guidelines of the scheme and the Board-approved credit policy of the respective bank.

The information relating to the number of women who applied, no. of beneficiaries and rejected applications under the facility, is not maintained centrally.

As on May 2026, the overdraft facility has been availed in 34,77,377 PMJDY accounts across the country, while the outstanding balance in these OD accounts stands at ₹475.67 crore.

Further, 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. RBI also conducts specific camps for target audience like farmers, small entrepreneurs, Self Help Groups, senior citizens etc., including women. Under its Centres for Financial Literacy project, RBI is imparting financial education among adults.

Banks in general also organise camps, to create awareness about the banking habits including the benefits regarding the scheme. Further, a strong network of Business Correspondents (BCs), representing the last mile connect in the Banking Services delivery system is also creating awareness in the rural areas, because of their familiarity with Local/Rural population.

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