GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION No. 408
ANSWERED ON MONDAY, FEBRUARY 05, 2024/ MAGHA 16, 1945 (SAKA)
Accounts under PMJDY

408. SHRI SELVAM G.:
SHRI KULDEEP RAI SHARMA:
SHRI M. BADRUDDIN AJMAL:
SHRIMATI SUPRIYA SULE:
SHRI C.N. ANNADURAI:
DR. AMOL RAMSING KOLHE:
DR. DNV SENTHILKUMAR S.:
SHRIMATI MANJULATA MANDAL:
SHRI DHANUSH M. KUMAR:

Will the Minister of FINANCE be pleased to state:

(a) the number and details of accounts opened under the Pradhan Mantri Jan Dhan Yojana (PMJDY) in Tamil Nadu, Maharashtra, Andaman and Nicobar, Assam and Odisha, during each of the last three years and the current year, district-wise;

(b) whether many of accounts started under PMJDY has become inoperative and if so, the reasons for constant decline in operational accounts and the corrective steps taken by the Government in this regard;

(c) the details of the number of RuPay cards issued so far under this Yojana to the beneficiaries especially women in Tamil Nadu, Maharashtra, Andaman and Nicobar, Assam and Odisha;

(d) whether Government has given top priority to last mile banking services under this Yojana;

(e) if so, the details thereof and the advance steps being taken by the Government to connect remote areas with banking/digital banking; and

(f) 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) to (c) Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched in August 2014 and was further extended beyond 14.08.2018. The details of the number of PMJDY accounts of Public Sector Banks and major Private Sector Banks in Tamil Nadu, Maharashtra, Andaman and Nicobar, Assam and Odisha, at the end of last three financial years and as on 17.01.2024 of current financial year, district-wise is Annexed. The details of number of RuPay Cards issued to PMJDY beneficiaries are as under:

Particular	Number of RuPay Debit Cards issued
Andaman & Nicobar Islands	38,101
Assam	1.29 crore
Odisha	1.51 crore
Maharashtra	2.35 crore
Tamil Nadu	1.09 crore
Country Total	35.11 crore

Source: Banks

As per Reserve Bank of India guidelines, a savings as well as 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 are making concerted efforts to reduce the percentage of inoperative accounts and the progress is being regularly monitored by the Government. Banks also organise camps at local level to create awareness about good banking habits including the benefits of keeping the account active/ operative. As a result of various initiatives, the percentage of inoperative PMJDY accounts has come down from 40% in March'17 to 20.6 % in January'24.

(d) to (f) Government's endeavour is to connect every inhabited village with banking outlet (bank branch / Business Correspondent (BC) / India Post Payments Banks (IPPB) branch) within 5 km radius. Government has launched a Geographic Information System (GIS) based App., namely, Jan Dhan Darshak (JDD) App to monitor the coverage of village with banking services. Out of 6,01,328 inhabited villages mapped on Jan Dhan Darshak App, 99.81% villages are covered by a banking outlet through 1.73 lakh Branches, 9.80 lakh BCs, and 1.62 lakh IPPB. Banks are also adopting latest digital technologies to provide their customers with the enhanced and hassle-free banking services in a digital mode.

Apart from these, 96 Digital Banking Units (DBUs) have been set up by Banks in 93 districts covering all States and UTs across the country. Further, banks, with their strong network of BCs, are providing hassle free services to the customers in remote / tribal areas.

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 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).

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State / UT	District	17.01.2024	Mar'23	Mar'22	Mar'21
Andaman And Nicobar Islands	Nicobars	2,162	2,010	1,909	1,910
Andaman And Nicobar Islands	North And Middle Andaman	29,454	14,484	13,834	13,657
Andaman And Nicobar Islands	South Andamans	29,576	31,756	30,752	31,930
Assam	Bajali*	1,42,251			
Assam	Baksa	3,70,708	4,69,505	4,35,203	4,14,441
Assam	Barpeta	15,59,328	16,11,774	14,79,573	13,52,130
Assam	Biswanath*	3,37,234			
Assam	Bongaigaon	5,23,132	4,97,309	4,50,924	4,05,888
Assam	Cachar	11,13,993	10,27,185	9,55,648	8,89,015
Assam	Charaideo*	2,01,214			
Assam	Chirang	2,78,262	3,71,883	3,54,840	3,37,188
Assam	Darrang	9,77,043	8,89,476	8,21,174	7,58,772
Assam	Dhemaji	7,69,763	7,82,182	7,42,983	6,82,400
Assam	Dhubri	19,67,738	19,46,615	17,69,821	15,77,544
Assam	Dibrugarh	6,63,574	6,24,655	5,74,698	5,57,331
Assam	Dima Hasao	56,321	54,685	35,941	36,760
Assam	Goalpara	8,20,539	7,69,135	6,90,861	6,35,535
Assam	Golaghat	7,55,276	7,08,695	6,68,885	6,18,445
Assam	Hailakandi	5,59,526	5,57,677	5,14,634	4,61,391
Assam	Hojai*	6,20,201			
Assam	Jorhat	5,67,048	5,85,282	5,45,247	4,95,333
Assam	Kamrup	10,93,388	10,89,364	9,80,139	9,32,318
Assam	Kamrup Metro	3,56,088	3,14,385	2,84,898	2,56,781
Assam	Karbi Anglong	2,80,439	3,89,883	2,49,706	2,25,400
Assam	Karimganj	8,08,969	7,68,628	7,23,255	6,72,239
Assam	Kokrajhar	6,57,584	6,20,128	5,80,675	5,24,845
Assam	Lakhimpur	7,95,806	7,79,932	7,33,133	6,88,254
Assam	Majuli*	73,260			
Assam	Marigaon	9,08,957	8,75,619	7,79,562	6,84,875
Assam	Nagaon	20,29,826	25,36,754	23,50,428	20,79,969
Assam	Nalbari	5,33,294	5,32,142	4,84,738	4,43,775
Assam	Sivasagar	4,62,115	6,36,773	6,00,417	5,69,966
Assam	Sonitpur	9,43,149	12,11,266	11,14,815	10,16,972
Assam	South Salmara Mancachar*	1,91,111			
Assam	Tamulpur*	2,26,105			
Assam	Tinsukia	8,10,521	7,76,675	7,30,256	6,60,684
Assam	Udalguri	7,04,421	7,27,793	6,87,883	6,38,015

Assam	West Karbi Anglong*	1,19,427			
Maharashtra	Ahmednagar	15,59,403	14,98,126	14,46,702	13,85,573
Maharashtra	Akola	5,92,866	5,40,403	5,28,455	5,09,334
Maharashtra	Amravati	8,58,435	8,11,723	7,90,286	7,50,096
Maharashtra	Aurangabad	14,49,860	13,79,934	13,20,545	12,26,634
Maharashtra	Bhandara	4,80,158	4,56,731	4,36,535	5,01,279
Maharashtra	Beed	12,26,540	12,02,423	11,77,084	11,42,481
Maharashtra	Buldhana	8,95,456	8,75,497	8,48,480	8,31,823
Maharashtra	Chandrapur	6,80,067	6,60,696	6,41,408	6,19,942
Maharashtra	Dhule	7,84,783	7,34,257	7,02,361	7,49,888
Maharashtra	Gadchiroli	3,21,552	3,08,162	2,97,523	2,89,913
Maharashtra	Gondia	6,37,495	6,16,669	5,90,178	4,88,672
Maharashtra	Hingoli	6,15,593	5,94,065	5,82,453	5,11,269
Maharashtra	Jalgaon	14,52,864	13,99,173	13,27,464	12,57,737
Maharashtra	Jalna	8,08,735	8,04,695	7,98,645	7,49,362
Maharashtra	Kolhapur	13,88,050	12,66,067	12,09,694	11,57,461
Maharashtra	Latur	9,03,792	8,88,028	8,84,657	8,55,836
Maharashtra	Mumbai	5,89,091	6,83,407	6,71,014	6,49,712
Maharashtra	Mumbai Suburban	9,23,957	7,47,708	6,84,030	6,65,575
Maharashtra	Nagpur	13,01,227	12,40,328	11,75,361	10,99,866
Maharashtra	Nanded	14,50,894	14,16,621	13,91,214	13,15,824
Maharashtra	Nandurbar	7,21,142	6,80,251	6,54,908	5,63,903
Maharashtra	Nashik	21,69,042	20,79,340	20,64,521	19,60,998
Maharashtra	Osmanabad	7,16,405	6,99,311	6,84,593	6,71,183
Maharashtra	Palghar*	8,79,746			
Maharashtra	Parbhani	8,68,173	7,82,847	7,61,390	7,41,210
Maharashtra	Pune	18,63,322	16,98,242	16,66,720	16,07,278
Maharashtra	Raigad	6,06,279	5,28,713	5,01,709	4,77,038
Maharashtra	Ratnagiri	4,27,505	4,03,857	3,85,890	3,64,962
Maharashtra	Sangli	8,89,949	8,00,066	7,66,757	7,31,197
Maharashtra	Satara	8,34,075	7,80,198	7,85,788	7,58,008
Maharashtra	Sindhudurg	2,23,119	2,17,835	2,14,198	2,04,518
Maharashtra	Solapur	16,31,975	15,71,442	15,29,875	14,54,292
Maharashtra	Thane	14,46,354	21,97,115	20,92,988	19,57,968
Maharashtra	Wardha	3,62,915	3,49,694	3,34,941	3,19,361
Maharashtra	Washim	4,04,061	3,89,499	3,83,248	3,75,485
Maharashtra	Yavatmal	11,36,885	11,01,900	10,59,112	10,23,127
Odisha	Anugul	6,45,617	6,15,515	5,72,445	5,40,817
Odisha	Balangir	11,20,606	10,77,669	10,09,023	9,49,145
Odisha	Baleshwar	13,95,502	13,41,677	12,45,903	11,82,573
Odisha	Bargarh	8,82,507	8,20,715	7,74,424	7,19,890
Odisha	Boudh	2,92,359	2,82,246	2,66,480	2,54,471
Odisha	Bhadrak	9,80,780	9,39,716	8,77,840	8,26,618
Odisha	Cuttack	10,78,898	10,06,480	9,20,750	8,76,279
Odisha	Deogarh	1,43,609	1,32,160	1,25,666	1,19,196
Odisha	Dhenkanal	6,91,284	6,60,321	6,13,152	5,74,486
Odisha	Gajapati	2,58,405	2,55,761	2,28,411	2,06,394
Odisha	Ganjam	14,56,813	13,77,550	12,64,098	11,74,499

Odisha	Jagatsinghapur	5,61,402	5,42,099	5,03,648	4,93,160
Odisha	Jajapur	10,08,924	9,62,789	8,98,274	8,39,263
Odisha	Jharsuguda	2,49,149	2,35,023	2,22,538	2,06,052
Odisha	Kalahandi	7,58,905	7,11,395	6,59,301	6,07,122
Odisha	Kandhamal	3,07,114	2,91,172	2,68,680	2,44,259
Odisha	Kendrapara	7,04,358	6,66,707	6,24,119	5,83,457
Odisha	Kendujhar	7,49,136	7,14,553	6,67,283	6,20,047
Odisha	Khordha	9,32,592	8,65,341	8,05,697	7,67,152
Odisha	Koraput	7,81,318	7,36,863	6,67,211	5,93,782
Odisha	Malkangiri	3,54,169	3,30,823	2,96,538	2,55,504
Odisha	Mayurbhanj	11,42,529	10,47,330	9,54,641	8,80,422
Odisha	Nabarangpur	8,23,524	7,72,801	7,21,884	6,59,405
Odisha	Nayagarh	5,05,478	4,81,209	4,51,141	4,18,871
Odisha	Nuapada	4,04,772	3,86,553	3,62,370	3,38,281
Odisha	Puri	7,66,171	7,25,822	6,77,232	6,45,678
Odisha	Rayagada	4,20,339	3,93,068	3,55,681	3,17,818
Odisha	Sambalpur	4,41,848	4,34,787	4,10,920	3,85,045
Odisha	Sonepur	4,15,398	3,92,893	3,65,394	3,42,937
Odisha	Sundargarh	8,16,376	7,83,512	7,29,920	6,94,214
Tamil Nadu	Ariyalur	1,21,779	87,111	72,168	66,077
Tamil Nadu	Chengalpattu*	2,14,718			
Tamil Nadu	Chennai	9,32,166	8,73,667	8,10,223	7,90,130
Tamil Nadu	Coimbatore	8,46,864	7,95,060	6,99,969	6,85,863
Tamil Nadu	Cuddalore	4,87,252	4,23,546	3,38,489	3,32,844
Tamil Nadu	Dharmapuri	3,41,625	3,00,253	2,57,970	2,55,105
Tamil Nadu	Dindigul	4,58,234	4,10,706	3,41,894	3,26,675
Tamil Nadu	Erode*	6,06,420	5,26,640	4,43,029	4,25,760
Tamil Nadu	Kallakurichi	2,07,590			
Tamil Nadu	Kanchipuram	4,95,356	6,18,089	4,99,812	4,72,613
Tamil Nadu	Kanniyakumari	4,57,763	4,11,521	3,46,956	3,43,951
Tamil Nadu	Karur	2,62,769	2,42,784	2,10,587	2,02,654
Tamil Nadu	Krishnagiri	3,82,247	3,33,612	2,84,466	2,72,823
Tamil Nadu	Madurai	6,00,611	5,40,085	4,72,336	4,56,367
Tamil Nadu	Mayiladuthurai*	79,269			
Tamil Nadu	Nagapattinam	2,50,374	2,93,645	2,41,253	2,40,069
Tamil Nadu	Namakkal	4,15,119	4,13,443	3,31,481	3,14,541
Tamil Nadu	Perambalur	1,04,592	97,224	67,545	67,176
Tamil Nadu	Pudukkottai	3,30,261	2,89,829	2,29,778	2,21,304
Tamil Nadu	Ramanathapuram	2,69,653	2,43,832	1,93,013	1,85,265
Tamil Nadu	Ranipet*	1,54,808			
Tamil Nadu	Salem	9,40,165	8,64,276	7,70,459	7,39,338
Tamil Nadu	Sivaganga	2,99,250	2,61,572	2,08,093	2,07,318
Tamil Nadu	Tenkasi*	1,43,180			
Tamil Nadu	Thanjavur	4,93,655	4,56,505	3,55,828	3,47,806
Tamil Nadu	The Nilgiris	1,45,297	1,31,873	1,09,995	1,06,838
Tamil Nadu	Theni	2,73,987	2,47,005	2,17,170	2,11,194
Tamil Nadu	Thiruvallur	6,46,365	5,56,795	4,75,779	4,49,852
Tamil Nadu	Thiruvarur	2,63,540	2,44,290	2,14,009	2,10,357
Tamil Nadu	Tuticorin	2,94,476	2,59,526	1,94,963	1,92,210

Tamil Nadu	Tiruchirappalli	5,32,493	4,54,148	3,81,448	3,60,422
Tamil Nadu	Tirunelveli	5,11,333	5,81,727	4,60,294	4,45,546
Tamil Nadu	Tiruppur	5,93,449	5,18,276	4,56,943	4,29,470
Tamil Nadu	Tiruvannamalai	4,79,328	4,24,277	3,42,521	3,27,593
Tamil Nadu	Tirupathur*	2,26,343			
Tamil Nadu	Vellore	5,46,131	8,44,805	7,21,855	6,69,939
Tamil Nadu	Villupuram	5,53,946	6,53,683	5,26,820	4,96,564
Tamil Nadu	Virudhunagar	4,11,283	3,73,004	3,17,962	2,99,123

* *Newly created districts as per LGD Code*

Source : Banks