

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:1806

ANSWERED ON:25.11.2016

PMJDY Accounts

Chautala Shri Dushyant;Gavit Dr. Heena Vijaykumar;Jayavardhan Dr. Jayakumar;Kumar Shri Kunwar Sarvesh ;Ram Mohan Naidu Shri Kinjarapu;Scindia Shri Jyotiraditya Madhavrao;Shanavas Shri M. I.;Shewale Shri Rahul Ramesh;Shinde Dr. Shrikant Eknath;Singh Shri Bharatendra;Sundaram Shri P.R.

**Will the Minister of FINANCE be pleased to state:**

- (a) the number of Pradhan Mantri Jan-Dhan Yojana (PMJDY) bank accounts opened along with total balance, bank, State-wise;
- (b) whether 24.43 per cent of the PMJDY accounts still have zero balance and if so, the details thereof and the reasons therefor;
- (c) whether some banks had deposited Rs.1-2 in these accounts as they were under pressure to bring down the number of zero balance accounts;
- (d) if so, whether the Government has sought details from Public Sector Banks (PSBs), State run banks on zero balance PMJDY bank accounts, and if so, the details and response of the banks thereto; and
- (e) the steps taken by the Government to bring down the zero balance in such accounts?

**Answer**

The Minister of State in the Ministry of Finance

(a) and (b) As on 16.11.2016, 25.58 crore accounts with aggregate deposit of Rs.64252.15 crore have been opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) across the country and Bank-wise and State-wise details are given in Annexure-1 and Annexure-2 respectively. Out of 25.58 crore account, 5.89 crore accounts (23.02%) are zero balance accounts. PMJDY scheme allows all account holders the benefits of zero balance accounts.

(c) and (d) All Public Sector Banks have denied giving any instructions to deposit Rs.1 to 2 in the zero balance accounts.

(e) Banks have been asked to ensure linkage of all PMJDY accounts with Aadhaar number in a time bound manner. PMJDY envisages channelizing all Government benefits (from Centre/State/Local body) to the beneficiaries to their accounts opened under the Yojana and thus trying to bring down the zero balance in such accounts by transferring Direct Benefit Transfer (DBT). Further usage of account also entitles the customer to avail overdraft upto Rs.5000/- as per terms and conditions and after successful operation of account.

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Annexure - 1 to Parliament Question No. 1806 for 25.11.2016

No of Accounts opened under PMJDY as on 16.11.2016 (Summary)

No Of Accounts Balance In Accounts(In lac)

Public Sector Bank 203881526 5093377.72

Regional Rural Bank 43311543 1093502.98

Private Banks 8618637 238334.90

Grand Total 255811706 6425215.60

(A) Public Sector Banks

Name of Bank No Of Accounts Balance In Accounts(In Lacs)

Allahabad Bank 5707501 112967.89

Andhra Bank 2256957 45617.57

Bank of Baroda 16085804 513788.56

Bank of India 15137215 342842.87

Bank of Maharashtra 3703491 85368.79

Bhartiya Mahila Bank 68937 2440.05

Canara Bank 7767229 217879.22

Central Bank of India 8496555 177247.06

Corporation Bank 2688310 99692.38

Dena Bank 3515885 67344.35

IDBI Bank Ltd. 1145361 24881.12

Indian Bank 3074657 61131.30

Indian Overseas Bank 4083702 86834.07

Oriental Bank of Commerce 3847072 438446.79

Punjab & Sind Bank 1257112 72423.88

Punjab National Bank 14505341 321327.28

State Bank of Bikaner & Jaipur 3844850 151779.78

State Bank of Hyderabad 2807063 53276.51  
 State Bank of India 72266693 867864.45  
 State Bank of Mysore 1033434 16923.28  
 State Bank of Patiala 1209906 32777.70  
 State Bank of Travancore 744645 19384.57  
 Syndicate Bank 4135039 153919.25  
 UCO Bank 7618122 282483.48  
 Union Bank of India 6110989 154941.37  
 United Bank of India 9313017 665266.02  
 Vijaya Bank 1456639 24528.13  
 Sub Total 203881526 5093377.72  
 (B) Regional Rural Bank  
 Name of Bank No Of Accounts Balance In Accounts(In crore)  
 Allahabad Bank 973086 22124.43  
 Andhra Bank 169411 1744.20  
 Bank of Baroda 4883928 152875.96  
 Bank of India 3475051 50782.24  
 Bank of Maharashtra 470588 6418.30  
 Canara Bank 1016541 41525.65  
 Central Bank of India 4196943 110622.91  
 Dena Bank 318102 15562.68  
 Indian Bank 443407 9400.68  
 Indian Overseas Bank 939557 17855.13  
 Jammu & Kashmir Bank Ltd 94761 5337.47  
 Punjab & Sind Bank 18051 48.78  
 Punjab National Bank 3380972 119274.94  
 State Bank of Bikaner & Jaipur 2216864 36200.94  
 State Bank of Hyderabad 907526 26066.30  
 State Bank of India 7860411 156010.06  
 State Bank of Mysore 364139 2754.29  
 State Bank of Patiala 52790 2226.94  
 Syndicate Bank 2485883 102729.75  
 UCO Bank 1254651 25.94  
 Union Bank of India 908305 29501.99  
 United Bank of India 6880576 184413.41  
 Sub Total 43311543 1093502.98  
 Major Private Banks  
 Name of Bank No Of Accounts Balance In Accounts(In crore)  
 Axis Bank Ltd 632546 23080.94  
 City Union Bank Ltd 83561 1706.59  
 Federal Bank Ltd 464908 24331.78  
 HDFC Bank Ltd 1719088 93230.55  
 ICICI Bank Ltd 3143780 15279.90  
 IndusInd Bank Ltd 460928 5092.32  
 Jammu & Kashmir Bank Ltd 1280596 60390.37  
 Karur Vysya Bank Ltd 161930 2918.92  
 Kotak Mahindra Bank Ltd 184512 3132.03  
 Lakshmi Vilas Bank Ltd 168992 2715.71  
 Ratnakar Bank Ltd 95307 203.31  
 South Indian Bank Ltd 208317 5996.49  
 Yes Bank Ltd 14172 256.00  
 (C) Major Private Banks 8618637 238334.90  
 Grand Total 255811706 6425215.60  
 Source: Banks

S.No State Name Total No. of Accounts Amount (in lac)

1 ANDAMAN & NICOBAR ISLANDS 55113 2554.23  
2 ANDHRA PRADESH 7931755 159688.31  
3 ARUNACHAL PRADESH 186033 5183.79  
4 ASSAM 9654242 236502.23  
5 BIHAR 26236861 491279.59  
6 CHANDIGARH 218266 9550.25  
7 CHHATTISGARH 11874316 169371.28  
8 DADRA & NAGAR HAVELI 64664 2530.87  
9 DAMAN & DIU 23251 1125.80  
10 GOA 141858 8219.07  
11 GUJARAT 8998851 299844.37  
12 HARYANA 5475699 251165.69  
13 HIMACHAL PRADESH 967714 47944.17  
14 JAMMU & KASHMIR 1934804 86168.99  
15 JHARKHAND 8648553 140414.93  
16 KARNATAKA 9917788 240086.13  
17 KERALA 3262258 117753.42  
18 LAKSHADWEEP 5244 524.19  
19 MADHYA PRADESH 22350727 270081.81  
20 MAHARASHTRA 15683221 350048.13  
21 MANIPUR 706364 21128.49  
22 MEGHALAYA 377157 24233.34  
23 MIZORAM 381008 2861.65  
24 NAGALAND 193878 4128.02  
25 NCT OF DELHI 3412223 138273.61  
26 ORISSA 10703947 255213.02  
27 PUDUCHERRY 126308 4429.33  
28 PUNJAB 5113523 237804.37  
29 RAJASTHAN 18914299 534557.23  
30 SIKKIM 84410 3076.83  
31 TAMIL NADU 8718172 186376.01  
32 TELANGANA 8182102 135483.28  
33 TRIPURA 823774 54264.92  
34 UTTAR PRADESH 37924799 1067062.41  
35 UTTARAKHAND 2074820 83640.98  
36 WEST BENGAL 24443704 782644.86  
Grand Total 255811706 6425215.60

Source: Banks

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