

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:3270
ANSWERED ON:12.12.2014
SAVINGS BANK ACCOUNTS
Pradhan Shri Nagendra Kumar

Will the Minister of FINANCE be pleased to state:

- (a) the percentage of population in the country with savings bank accounts in the Public Sector Banks (PSBs), bank and State-wise;
- (b) whether the Government has conducted any survey to find out the number of families not having bank accounts in the country;
- (c) if so, the details thereof, State-wise including Odisha;
- (d) whether the Government has taken any steps to cover such families; and
- (e) if so, the details thereof?

Answer

The Minister of State in the Ministry of Finance (SHRI JAYANT SINHA)

- (a) As per information received from Reserve Bank of India (RBI), Bank-wise and State-wise number of savings bank accounts in the Public Sector Banks (PSBs) as on 31.03.2013 are given in Annexure – 1.
- (b) and (c) Yes, Madam. As on 15.11.2014, the household surveys carried out by banks reveal that there is 81.26 % coverage of households with at least one bank account. State-wise details, including the State of Odisha, are at Annexure - 2.
- (d) and (e) To improve banking facilities and to cover all households with the facility of at least one bank account per household, Pradhan Mantri Jan-Dhan Yojana (PMJDY) has been launched on 28th August, 2014 as a national mission on financial inclusion under which banks have been asked to open at least one account of all uncovered households.