

Re-activation of frozen Jan Dhan accounts

2934. SHRI K. T. S. TULSI: Will the Minister of FINANCE be pleased to state:

(a) the total number of accounts opened under Jan Dhan Yojana which have been frozen on account of lack of any transaction in the last one year; and

(b) the steps taken by Government, if any, to reactivate the said accounts and the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) Public Sector Banks, Regional Rural Banks, and 13 Private Sector Banks have reported that as on 24.3.2017, 92,52,609 accounts, were frozen under Pradhan Mantri Jan Dhan Yojana due to lack of transactions in last one year.

(b) As per Reserve Bank of India Master Circular DBOD No. Leg. BC.21/09.07.006/2014-15, dated 1.7.2014 operation in inoperative accounts may be allowed after due diligence as per risk category of the customer. Due diligence would mean ensuring genuineness of the transaction, verification of the signature and identity, etc.

Infrastructure for proper implementation of Jan Dhan Yojana

2935. SHRI K. T. S. TULSI: Will the Minister of FINANCE be pleased to state the steps taken by Government to develop infrastructure required for proper implementation of Jan Dhan Yojana, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): The steps taken for proper implementation of Pradhan Mantri Jan Dhan Yojana include the strengthening of the infrastructure required for micro ATMs and Aadhaar Enabled Payment System to support Bank Mitras in Sub-Service Areas (SSAs) for interoperable banking services in rural areas, and the strengthening of the information technology systems of banks and the National Payments Corporation of India for RuPay Card transactions.

Implications due to opening of public account

2936. SHRI N. GOKULAKRISHNAN: Will the Minister of FINANCE be pleased to state:

(a) what is the quantum of legacy loan while opening public accounts during 2007; and

(b) what are the reasons for crediting the legacy loan with the public account at that time?