

However, the Pension Fund Regulatory and Development Authority (PFRDA) has taken the following steps to popularize and create awareness about the scheme:

- Simplification of default penal charges.
- The mode of payment has been changed from only monthly to monthly, quarterly and half yearly, keeping in consideration the seasonal income earners.
- Removal of closure of account clause after 24 months and continuation of the account till the time corpus is available in the account.
- Periodic advertisements in print and electronic media in English, Hindi and regional languages.
- Capacity building of bank branch officials through various training programs. A total of 1443 trainings have been completed covering 72483 bank and DPO officials.
- Participating in town hall meetings, SLBC meetings. Conducting meetings with State Governments.
- Meeting with Secretaries of Union Ministries of Agriculture, Rural Development, WCD, Panchayati Raj, Health etc. with a view to get their unorganized workforce like MNREGA workers, SHG, Asha workers, Aganwadi workers etc. for enrolment under APY.

PFRDA is also conducting various promotional campaigns among the service providers (Banks and Post Offices) like Log-in Days, Elderly Day-Campaigns etc. to popularize and create awareness about the scheme.

(c) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) provide coverage of Rupee two lakhs each for life and accident insurance in the country and focus on the poor and the under privileged and the workers in the unorganised sector.

Charges on deposit of cash in saving bank accounts

†1646. SHRI AMAR SHANKAR SABLE: Will the Minister of FINANCE be pleased to state:

(a) whether Government has issued a notification to impose fine by the banks in the country for not maintaining minimum balance in savings bank accounts;

†Original notice of the question was received in Hindi.

(b) whether it is also a fact that the banks will impose charges on depositing cash in savings bank accounts, if so, the details thereof; and

(c) whether it is also a fact that the accounts opened under Jan-Dhan Yojana are the most affected under the condition of maintaining minimum balance, if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) and (b) As per the instruction issued by Reserve Bank of India (RBI) to banks, the policy on imposing fine for not maintaining minimum balance in savings bank accounts or service charges for various types of services is decided by the individual bank with approval of its Board. The details of charges on depositing cash in savings bank accounts of public sector banks are given in the Statement (*See below*).

(c) Accounts opened under Pradhan Mantri Jan-Dhan Yojana (PMJDY) are Basic Savings Bank Deposit (BSBD) accounts which do not have any requirement of maintaining minimum balance.

Statement

The details of charges on depositing cash in Savings Bank Accounts of PSBs

Bank	Cash Deposit
Allahabad Bank	Up to 10 packets (1000 pieces) - free, thereafter ₹11/- per packet (100 pieces) maximum ₹15,000/-
Andhra Bank	No charges
Bank of Baroda	Cash deposit - First transaction per month (excluding alternate channel transaction) -free of charge. Beyond 5 transaction (excluding alternate channel transaction) -₹50/- per transaction.
Bank of India	No charges
Bank of Maharashtra	No charges
Canara Bank	Cash deposits above ₹50,000/- per day in SB accounts at ₹ 1/- per ₹ 1,000/- or part thereof, with a minimum of ₹50/- and a maximum of ₹2,500/- per transaction.

Bank	Cash Deposit
Central Bank of India	No charges up to ₹25,000/- and above ₹25,000/- charges @ ₹1/- per ₹1,000/- minimum ₹25/-.
Corporation Bank	Cash deposit in base branch - nil. Cash deposit at remote branches beyond ₹5,000 @Re.1/- per ₹ 1,000/- at the branches within the same clearing center and @ ₹2/-per ₹ 1,000/- at outstation non base branch.
Dena Bank	Upto ₹25,000/- per day - nil. Above ₹25,000/- up to ₹50,000/- - ₹25/-Above ₹50,000/- up to ₹1 lakh - ₹50/-Above ₹ 1 lakh - ₹ 1000/-
Indian Bank	No charges at home branch. However, cash deposit other than home branch, a nominal charge of ₹ 1 per thousand for amount excess of ₹50,000/-.
Indian Overseas Bank	No charges
IDBI Bank	In metro/urban locations no charges up to 5 Transactions per month, in semi urban locations no charges up to 7 transactions per month, in rural locations no charges up to 10 transactions, thereafter charges of ₹2.50/- per ₹1000 (Min. ₹25/- & Max. ₹10,000/-)
Oriental Bank of Commerce	Cash handling charges on depositing up to ₹ 1 lakh/per day - Nil. Above ₹ 1 lakh/per day 0.10 paisa per piece (currency note).
Punjab and Sind Bank	Cash deposit at local/outstation non-base branches: Up to ₹50,000/- per day - Nil. Above ₹50,000/- ₹ 1/- per ₹1000/- or part thereof. Maximum limit for depositing cash is ₹5 lakh per day per account.
Punjab National Bank	Cash Deposit at all branches within same city (other than base branch) Up to ₹5,000/- per day - free. Above ₹5,000/- ₹ 1/- per ₹1,000/- or part thereof with a minimum of ₹25/ per transaction.

Bank	Cash Deposit
	Cash Deposit at Outstation Non-base branches (Other than base city branch): Up to ₹5,000/- per day - free. Above ₹5,000/- ₹2/- per ₹1000/- or part thereof with a minimum of ₹25 per transaction.
State Bank of India	For saving bank accounts (excluding financial inclusion accounts/BSBD/ small accounts), the bank permits 3 cash deposit transactions (any amount) per month -free. For financial inclusion accounts/BSBD/small accounts, all services including cash deposit (any number of transactions/ any amount) - Free
Syndicate Bank	No charges
UCO Bank	Per day per account: up to 10 packets - free Above 10 packets: (a) notes up to ₹100/- denominations: @ ₹10/- per packet (maximum ₹10,700/-) (b) notes above ₹ 100 denominations: @ ₹8/- per packet maximum ₹10,700/-.
Union Bank of India	Up to 3 times with maximum of ₹50,000/- per transaction per month - nil, beyond the free limit (excluding alternate channel transactions), ₹ 1/- per thousand. Minimum charges is ₹ 50/- + GST and maximum charges is ₹ 10,000/- + GST.
United Bank of India	No charges
Vijaya Bank	5 transactions no charges beyond that ₹60/- per transaction.

Benefits of Jan Dhan accounts to common man

†1647. DR. CHANDRAPAL SINGH YADAV: Will the Minister of FINANCE be pleased to state:

(a) the number of Jan Dhan accounts opened in the country so far and the number of accounts active and the number of accounts closed so far, the details thereof, State-wise;

†Original notice of the question was received in Hindi.