

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.

(b) whether Government has provided any fiscal help through these accounts, if so, details thereof; and

(c) the benefit to common man out of it?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) As on 20.12.2017, 30.75 crore Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts have been opened across the country. State-wise number of accounts opened, operative and closed under PMJDY are given in the Statement (*See below*).

(b) and (c) Under PMJDY, accountholders do not require to maintain minimum balance. The RuPay card issued free of charge to eligible accountholder under the scheme has an inbuilt accidental insurance cover of ₹ 1 lakh. Besides, a life insurance cover of ₹ 30,000 is also available to all eligible PMJDY accountholders who have opened their accounts between 15.8.2014 and 31.1.2015. In addition, the accountholders are eligible for overdraft up to ₹ 5,000 after satisfactory operation of the account for six months.

The willing and eligible PMJDY accountholders can subscribe to micro-insurance under Pradhan Mantri Jeevan Jyoti Bima Yojana and Pradhan Mantri Suraksha Bima Yojana, and can also subscribe to guaranteed minimum monthly pension under Atal Pension Yojana. Beneficiaries of different Government schemes can also receive the direct benefit transfer under the schemes to their PMJDY accounts.

**Statement**

*State-wise number of PMJDY accounts (as on 20.12.2017)*

Sl. No.	State/UT	Total accounts	Operative* accounts	Closed accounts
1	2	3	4	5
1.	Andaman and Nicobar Islands	51,447	30,993	1,458
2.	Andhra Pradesh	89,57,366	76,91,940	1,47,750
3.	Arunachal Pradesh	2,53,395	2,08,488	1,320
4.	Assam	125,67,530	107,33,398	55,405
5.	Bihar	324,95,818	287,45,028	2,90,970
6.	Chandigarh	2,45,182	2,32,576	11,665

1	2	3	4	5
7.	Chhattisgarh	128,52,327	105,36,840	1,30,616
8.	Dadra and Nagar Haveli	88,206	83,383	4,011
9.	Daman and Diu	41,476	36,463	1,060
10.	Delhi	39,38,893	31,38,329	1,65,638
11.	Goa	1,50,466	1,17,032	59,283
12.	Gujarat	116,02,170	95,99,330	4,19,168
13.	Haryana	64,43,004	50,53,116	1,62,273
14.	Himachal Pradesh	9,78,997	7,55,490	36,559
15.	Jammu and Kashmir	19,41,056	12,50,372	28,003
16.	Jharkhand	109,57,692	89,56,548	78,016
17.	Karnataka	115,78,990	84,81,005	1,51,302
18.	Kerala	34,84,722	24,30,876	67,442
19.	Lakshadweep	5,190	3,531	14,202
20.	Madhya Pradesh	266,94,722	214,00,459	4,44,764
21.	Maharashtra	217,35,737	169,48,067	3,01,219
22.	Manipur	7,81,173	6,02,553	7,391
23.	Meghalaya	4,13,243	3,55,561	1,863
24.	Mizoram	2,64,940	1,96,381	1,152
25.	Nagaland	2,16,819	1,54,410	21,242
26.	Odisha	121,84,235	99,99,952	1,10,836
27.	Puducherry	1,59,492	1,06,391	2,771
28.	Punjab	60,06,354	44,93,285	2,28,233
29.	Rajasthan	239,16,085	173,22,767	3,11,972
30.	Sikkim	94,593	69,947	2,421
31.	Tamil Nadu	88,61,711	69,01,991	3,55,168
32.	Telangana	89,45,542	51,53,512	81,166
33.	Tripura	8,13,611	7,57,061	3,100

1	2	3	4	5
34.	Uttar Pradesh	462,84,731	364,94,467	9,62,083
35.	Uttarakhand	21,46,281	17,25,262	67,371
36.	West Bengal	294,34,588	256,88,336	2,23,399
TOTAL		3075,87,784	2464,55,140	49,52,292

Source: All public sector banks, sponsored Regional Rural Banks and 13 major private sector banks  
 \* As per RBI guidelines, an account is operative if having customer induced transaction in preceding 24 months

#### Acceptance of coins by banks

1648. SHRI VIVEK GUPTA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that even after more than a year after demonetisation, public sector banks are still refusing to accept coins which is causing hardship to traders in eastern India;

(b) whether Government has taken any measures to direct public sector banks to accept coins from traders, if so, the details thereof and if not, the reasons therefor;

(c) whether Government has clarified on the legal validity of these coins, if so, the details thereof and if not the reasons therefor; and

(d) whether Government is considering redistribution of coins from surplus to deficit areas, if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RADHAKRISHNAN P.): (a) Complaints have been received from the members of public regarding non-acceptance of coins by banks. However, no specific bank has been named in the complaints.

(b) Reserve Bank of India *vide* their circular on Facility for Exchange of Notes and Coins dated 3rd July, 2017 has advised the banks to accept coins for transactions and exchange at all their branches. Further, Reserve Bank of India has instructed their Regional Offices to open counters to accept coins from public and to advise controller of banks in their jurisdiction to accept coins at all branches.

(c) Legal tender validity of coins are defined under section 6 of Indian Coinage Act, 2011 and Reserve Bank of India *vide* a Press Release dated 20th November, 2016 has advised members of the public to continue to accept rupees 10 coins as legal tender in all their transactions without any hesitation.