

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**RAJYA SABHA**

**UNSTARRED QUESTION NO. 2298**

ANSWERED ON TUESDAY, MARCH 16, 2021/ 25 PHALGUNA, 1942 (SAKA)

**Accounts under Jan Dhan Yojana lying unutilised**

2298. Shri K.T.S. Tulsi:

Will the Minister of Finance be pleased to state:

the total number of bank accounts opened by Government under the Jan Dhan Yojana (JDY) lying unutilised including the accounts without a single transaction and the details thereof?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI ANURAG SINGH THAKUR)

As informed by Public Sector Banks and major Private Sector Banks, as on 24.02.2021, 41.93 crore accounts have been opened under Pradhan Mantri Jan Dhan Yojana since inception of the scheme in 2014. Out of these, 5.89 crore accounts are inoperative in terms of Reserve Bank of India (RBI) Master Circular dated 18.02.2009.

As per the said RBI Master Circular dated 18.02.2009, a savings as well as a current account is treated as inoperative/ dormant if no transactions have been carried out in the account for over a period of two years.

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