

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

UNSTARRED QUESTION No. 2453

ANSWERED ON TUESDAY, AUGUST 10, 2021/ SRAVANA 19, 1943 (SAKA)

Inactive Jan-Dhan accounts data

2453. SHRI TIRUCHI SIVA:

Will the Minister of FINANCE be pleased to state:

(a) whether the data on the inactive Jan-Dhan accounts after the start of the COVID-19 pandemic has been collected;

(b) if so, the details thereof including the percentage of women account holders from the total inactive accounts, State-wise;

(c) the Ministry's measures to reduce the dormant accounts;

(d) the steps taken by Government to ensure direct cash transfers for areas with most inactive account holders; and

(e) the measures taken during the pandemic to increase the financial literacy and increasing awareness for the benefits of the account holders specially the women Jan Dhan account holders?

Answer

The Minister of State in the Ministry of Finance
(DR BHAGWAT KARAD)

(a) & (b) As apprised by Public Sector Banks (PSBs), state-wise number of inoperative accounts out of total PMJDY accounts as on March, 2020 and July, 2021 is Annexed. As per the information furnished, the total inoperative accounts under PMJDY as on 28.07.2021 are approx. 5.82 crore. Out of the total, women inoperative accounts are approx. 2.02 crore. This constitutes around 35% of total inoperative accounts.

(c) & (e) Reserve Bank of India has advised Financial Literacy Centres (FLCs) and rural branches of banks to conduct outdoor financial literacy camps for customers in collaboration with ground level stakeholders at the District/panchayat/village level. They also conduct specific camps for target audience like farmers, small entrepreneurs, Self Help Groups, senior citizens etc. including women. The Centres for Financial Literacy project of the RBI also impart financial education among adults including women. In addition, banks in general organise camps, to create awareness about the banking habits including the benefits of keeping the account active.

As a result of these initiatives, the percentage of number of inoperative PMJDY accounts for PSBs have declined from 18.08% in March'20 to 14.02% in July'21.

(d) As per RBI's Circular dated 17.09.2013, banks have been advised to ensure that DBT payments to accounts are not rejected due to savings bank accounts being classified as inoperative / dormant. Also, banks have been advised to give a separate product code for accounts receiving DBT payments, so that the accounts are not classified as inoperative.

Annexure as referred to in part(a) & part(b) of reply to Rajya Sabha Q. No. 2453 for 10.08.2021

SN	State/UT	Total Number of PMJDY Accounts		Number of Inoperative Accounts		% of Inoperative Accounts	
		As on 25.03.2020	As on 28.07.2021	As on 25.03.2020	As on 28.07.2021	As on 25.03.2020	As on 28.07.2021
1	Andaman & Nicobar Islands	48,333	45,794	17,438	9,273	36%	20%
2	Andhra Pradesh	1,00,58,296	1,13,44,017	17,53,045	15,91,224	17%	14%
3	Arunachal Pradesh	3,34,188	3,56,569	68,235	46,611	20%	13%
4	Assam	1,62,52,813	1,91,33,919	18,25,888	15,59,169	11%	8%
5	Bihar	4,37,36,496	4,87,85,801	56,16,140	58,12,109	13%	12%
6	Chandigarh	2,41,835	2,58,993	58,107	60,275	24%	23%
7	Chhattisgarh	1,43,87,991	1,51,06,308	24,40,210	19,17,293	17%	13%
8	Dadra & Nagar Haveli	1,24,497	1,41,549	32,070	24,754	26%	17%
9	Daman & Diu	53,631	57,721	12,840	15,587	24%	27%
10	Delhi	44,31,779	47,84,983	7,85,984	9,01,951	18%	19%
11	Goa	1,59,778	1,61,558	52,342	50,505	33%	31%
12	Gujarat	1,47,73,859	1,57,39,704	32,60,274	27,08,604	22%	17%
13	Haryana	70,21,868	75,77,592	10,93,416	13,40,481	16%	18%
14	Himachal Pradesh	12,79,889	15,05,670	1,78,204	1,68,225	14%	11%
15	Jammu & Kashmir	3,86,154	4,92,724	1,22,753	1,14,171	32%	23%
16	Jharkhand	1,32,39,816	1,53,98,328	26,80,439	24,99,927	20%	16%
17	Karnataka	1,43,04,390	1,47,59,767	29,48,583	21,32,027	21%	14%
18	Kerala	36,95,580	40,89,329	8,69,606	6,69,521	24%	16%
19	Ladakh	3,088	3,191	680	787	22%	25%
20	Lakshadweep	5,575	6,033	1,218	631	22%	10%
21	Madhya Pradesh	3,20,26,531	3,53,59,206	64,88,839	60,41,004	20%	17%
22	Maharashtra	2,58,98,941	2,92,62,764	63,23,181	45,39,282	24%	16%
23	Manipur	9,48,389	9,86,942	1,17,194	1,19,685	12%	12%
24	Meghalaya	4,65,484	5,77,890	1,07,880	95,749	23%	17%
25	Mizoram	3,06,715	3,11,474	1,01,811	1,45,773	33%	47%
26	Nagaland	2,94,784	3,17,975	54,968	43,086	19%	14%
27	Odisha	1,53,84,402	1,72,17,046	26,63,771	21,35,341	17%	12%
28	Puducherry	1,46,706	1,52,241	21,646	18,976	15%	12%
29	Punjab	61,27,130	66,31,634	11,68,256	11,29,671	19%	17%
30	Rajasthan	2,57,32,793	2,86,66,093	40,39,495	32,73,087	16%	11%
31	Sikkim	83,212	76,379	26,228	21,167	32%	28%
32	Tamil Nadu	96,64,684	1,02,31,138	20,25,347	17,10,695	21%	17%
33	Telangana	83,15,375	90,75,842	16,19,034	9,43,575	19%	10%
34	Tripura	8,72,862	8,19,870	52,026	35,131	6%	4%
35	Uttar Pradesh	6,08,29,003	7,24,08,885	1,35,66,569	1,24,96,338	22%	17%
36	Uttarakhand	25,35,050	27,39,749	5,10,805	4,96,125	20%	18%
37	West Bengal	3,63,91,210	4,08,93,911	43,03,910	33,65,033	12%	8%
Total		37,05,63,127	41,54,78,589	6,70,08,432	5,82,32,843	18%	14%

Source: PSBs