

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

**UNSTARRED QUESTION No. 2622**

ANSWERED ON TUESDAY, DECEMBER 21, 2021/ AGRAHAYANA 30, 1943 (SAKA)

**Pradhan Mantri Jan Dhan Yojana (PMJDY) in Assam**

2622. SHRI KAMAKHYA PRASAD TASA:

Will the Minister of FINANCE be pleased to state:

- (a) the number and details of accounts opened so far under the Pradhan Mantri Jan Dhan Yojana (PMJDY) in Assam, district-wise;
- (b) the details of the amount collected so far under PMJDY; and
- (c) the number of zero-balance and one-rupee balance accounts and the steps taken by Government to reduce them?

**Answer**

The Minister of State in the Ministry of Finance

(DR BHAGWAT KARAD)

(a) and (b) As informed by banks, district-wise number of accounts opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) in Assam along with the deposit balance in these accounts is Annexed.

(c) As per extant guidelines issued by Reserve Bank of India (RBI), there is no requirement of maintaining minimum balance in Basic Savings Bank Deposit (BSBD) accounts, including Jan Dhan accounts. Depending upon transaction carried out by a Jan Dhan accountholder, the balance in any Jan Dhan Account can vary on a day-to-day basis, and may even become zero on a particular day. However, as on 01.12.2021, total number of zero balance accounts in Assam is approx. 27.07 lakh, which constitutes approx. 13.52% of total Jan-Dhan accounts in the State.

Reserve Bank of India (RBI) has advised Financial Literacy Centres (FLCs) and rural branches of banks conduct outdoor financial literacy camps for customers in collaboration with ground level stakeholders at the District/ panchayat /village level. Specific camps are also conducted 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. In addition, banks in general organise camps, to create awareness about the banking habits including the savings habits. Further Direct Benefit Transfer (DBT) benefits under different Government schemes are also credited to eligible beneficiaries in their Jan-Dhan accounts.

As a result of these initiatives, the percentage of zero balance accounts under PMJDY has declined from 55.20 % in March'2015 to 13.52 % as on 01.12.2021 in Assam.

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**Annexure as referred to in part(a) and part(b) of reply to Lok Sabha Q.No.  
2622 for 21.12.2021**

| <b>S.No</b>   | <b>District Name</b> | <b>Total accounts (in lakh)</b> | <b>Deposit balance (in Rs. crore)</b> |
|---------------|----------------------|---------------------------------|---------------------------------------|
| 1             | Baksa                | 4.34                            | 96.58                                 |
| 2             | Barpeta              | 14.58                           | 293.01                                |
| 3             | Bongaigaon           | 4.40                            | 109.07                                |
| 4             | Cachar               | 9.38                            | 215.50                                |
| 5             | Chirang              | 3.58                            | 81.87                                 |
| 6             | Darrang              | 8.12                            | 136.88                                |
| 7             | Dhemaji              | 7.37                            | 119.11                                |
| 8             | Dhubri               | 17.23                           | 246.90                                |
| 9             | Dibrugarh            | 5.71                            | 186.44                                |
| 10            | Dima Hasao           | 0.36                            | 8.60                                  |
| 11            | Goalpara             | 6.84                            | 121.77                                |
| 12            | Golaghat             | 6.60                            | 171.38                                |
| 13            | Hailakandi           | 5.04                            | 110.51                                |
| 14            | Jorhat               | 5.33                            | 135.48                                |
| 15            | Kamrup               | 9.74                            | 240.61                                |
| 16            | Kamrup Metropolitan  | 2.79                            | 137.52                                |
| 17            | Karbi Anglong        | 2.43                            | 40.08                                 |
| 18            | Karimganj            | 7.11                            | 159.38                                |
| 19            | Kokrajhar            | 5.70                            | 128.52                                |
| 20            | Lakhimpur            | 7.25                            | 161.58                                |
| 21            | Morigaon             | 7.61                            | 120.87                                |
| 22            | Nagaon               | 23.03                           | 396.66                                |
| 23            | Nalbari              | 4.75                            | 132.63                                |
| 24            | Sivasagar            | 5.91                            | 174.17                                |
| 25            | Sonitpur             | 10.91                           | 320.66                                |
| 26            | Tinsukia             | 7.26                            | 201.56                                |
| 27            | Udalguri             | 6.82                            | 135.94                                |
| <b>Total</b>  |                      | <b>200.19</b>                   | <b>4383.27</b>                        |
| Source: Banks |                      |                                 |                                       |