

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

**UNSTARRED QUESTION No. 230**

Answered on Tuesday, February 04, 2025/ 15 Magha, 1946 (Saka)

**Pradhan Mantri Jan Dhan Yojana**

230. Shri Randeep Singh Surjewala:

Will the Minister of FINANCE be pleased to state:

- (a) the total number of accounts opened, and operational under Pradhan Mantri Jan Dhan Yojana (PMJDY) since its inception;
- (b) the total number of accounts that have a balance of less than ₹1000, between ₹1000-4999, ₹5000-9999, ₹10,000-20,000, and more than ₹20,000;
- (c) the total amount of money earned by banks from the charges levied for the value-added services on PMJDY accounts to date; and
- (d) the number of PMJDY account holders that have used the overdraft facility at least once since its inception?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI PANKAJ CHAUDHARY)

(a) to (d) As reported by Banks, as on 24.01.2025, 54.66 crore accounts have been opened under Pradhan Mantri Jan Dhan Yojana (PMJDY). Out of these 43.08 crore accounts are operative accounts wherein 1.29 crore account holders have used the overdraft facility atleast once since inception of the scheme. The details of PMJDY accounts with category-wise balances, as on 15.01.2025 are as under:

(Figures in crore)

Less than ₹1000	Between ₹1000-4999	Between ₹5000-9999	Between ₹10,000-20,000	More than ₹20,000
33.67	12.01	2.71	1.87	2.37

(Source: Banks)

As per RBI circular dated 10.06.2021, Basic Savings Bank Deposit (BSBD) including PMJDY account holders are eligible for five free transactions (inclusive of financial and non-financial transactions) every month from their own bank's ATMs. They are also eligible for free transactions (inclusive of financial and non-financial transactions) from other bank ATMs viz. three transactions in metro centres and five transactions in non-metro centres. Further, Banks are free to offer more number of free transactions per month at other bank ATMs as well as at own ATMs in any geographical location.

As per extant RBI guidelines dated 10.06.2019, Banks are free to evolve requirements including pricing structure for additional value-added services on reasonable and transparent basis which is to be applied in a non-discriminatory manner at the option of the customers. Further, as per the RBI's Master Circular on "Customer Service in Banks" dated 01.07.2015, Banks ensure reasonableness and equity in the charges levied by banks for sending SMS alerts to customers. These charges are fixed by the individual Bank's board approved policy. The data for such charges collected by Banks is not centrally maintained.

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