

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

**UNSTARRED QUESTION NO. 1192**

ANSWERED ON MONDAY, DECEMBER 11, 2023/ AGRAHAYANA 20, 1945 (SAKA)

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

1192. SHRI VINAYAK RAUT:

SHRI OMPRAKASH BHUPALSINH ALIAS PAWAN RAJENIMBALKAR:

Will the Minister of FINANCE be pleased to state:

- (a) the number of years passed since the launch of Pradhan Mantri Jan Dhan Yojana (PMJDY) by the Government along with the achievements made through this scheme so far;
- (b) the present status of PMJDY in the country and way it is being implemented;
- (c) the details of the challenges being faced by the Government during its implementation;
- (d) whether the Government has achieved the objective for which PMJDY was launched and if so, the details thereof;
- (e) the percentage of women covered under this scheme in rural and semi-urban areas;
- (f) whether the Government has taken any step to include all the people of rural areas under this scheme;
- (g) the number of beneficiaries of PMJDY and the number of persons registered under the scheme in various districts of Maharashtra including Ratnagiri-Sindhudurg and Osmanabad since its inception; and
- (h) the steps taken by the Government to cover maximum area under the scheme?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(DR BHAGWAT KARAD)

(a) to (h) The Government initiated the National Mission for Financial Inclusion (NMFI), namely, Pradhan Mantri Jan Dhan Yojana (PMJDY) in August, 2014 to provide universal banking services for every unbanked household based on the guiding principles of banking the unbanked, securing the unsecured, funding the unfunded and serving unserved and underserved areas.

In order to give impetus to financial inclusion initiatives of the Government, PMJDY scheme was extended beyond 14.08.2018 with the focus on opening of accounts shifting from “every household” to “every unbanked adult”. The scheme was made more attractive with upward revision in :-

- (i) OD limit from Rs.5,000 to Rs.10,000; and
- (ii) accident insurance cover on RuPay card holders from Rs.1 lakh to Rs.2 lakh.

PMJDY has been successful in increasing banking penetration and to promote financial inclusion across the country, evident from the fact that a total of 51.04 crore Jan Dhan accounts have been opened till 29.11.2023 under PMJDY, with a deposit balance of Rs. 2,08,855 crore. Out of the total Jan Dhan accounts opened in Rural and Semi-urban areas, 55.8% accounts have been opened by women. As on 29.11.2023, approximately 34.67 crore RuPay debit cards have been issued to PMJDY account holders.

Further, the District-wise number of bank accounts opened under PMJDY in the state of Maharashtra including Ratnagiri-Sindhudurg and Osmanabad districts is at Annexure.

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**Annexure as referred to in reply to Lok Sabha Unstarred Question No. 1192 for 11.12.2023****Details of PMJDY Accounts in Maharashtra State as on 29.11.2023**

<b>S.No.</b>	<b>District</b>	<b>Total No of Accounts</b>
1	AHMEDNAGAR	15,45,198
2	AKOLA	5,85,775
3	AMRAVATI	8,48,473
4	AURANGABAD	14,37,955
5	BEED	12,23,125
6	BHANDARA	4,75,899
7	BULDHANA	8,88,760
8	CHANDRAPUR	6,75,964
9	DHULE	7,76,151
10	GADCHIROLI	3,18,919
11	GONDIA	6,32,602
12	HINGOLI	6,12,064
13	JALGAON	14,38,128
14	JALNA	8,05,164
15	KOLHAPUR	13,78,423
16	LATUR	8,99,512
17	MUMBAI	5,74,478
18	MUMBAI SUBURBAN	9,19,778
19	NAGPUR	12,87,628
20	NANDED	14,42,012
21	NANDURBAR	7,14,452
22	NASHIK	21,50,234
23	OSMANABAD	7,13,475
24	PALGHAR	8,72,626
25	PARBHANI	8,64,686
26	PUNE	18,43,571
27	RAIGAD	5,98,330
28	RATNAGIRI	4,24,603
29	SANGLI	8,83,779
30	SATARA	8,29,071
31	SINDHUDURG	2,21,423
32	SOLAPUR	16,20,001
33	THANE	14,31,623
34	WARDHA	3,59,689
35	WASHIM	3,99,527
36	YAVATMAL	11,26,219
	<b>Total</b>	<b>3,38,19,317</b>