

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

STARRED QUESTION NO. *205

ANSWERED ON MONDAY, DECEMBER 18, 2023 / AGRAHAYANA 27, 1945 (SAKA)

Pradhan Mantri Jan Dhan Yojana (PMJDY)

***205. SHRI JAYADEV GALLA:**

Will the Minister of **FINANCE** be pleased to state:

- (a) the details of total number of beneficiaries under the Pradhan Mantri Jan Dhan Yojana, State and year-wise;
- (b) the budgetary allocation for the Pradhan Mantri Jan Dhan Yojana, year-wise;
- (c) the number of SCs, STs and OBCs that have opened bank accounts under the scheme, State and year-wise;
- (d) whether accidental insurance cover is provided for Jan Dhan account holders;
- (e) if so, the details of the insurance claims that have been received by the Government since the inception of the scheme, year-wise;
- (f) the number of claims that have been settled by the Government, year-wise;
- (g) the number of OBCs, SCs and STs who have applied for insurance claims; and
- (h) the number of OBCs, SCs and STs whose claims have been settled?

ANSWER

THE FINANCE MINISTER

(Smt. Nirmala Sitharaman)

(a) to (h) A Statement is laid on the Table of the House.

Statement referred to in reply to Lok Sabha Starred Question No. *205 for 18.12.2023 by Shri Jayadev Galla, MP, Regarding “Pradhan Mantri Jan Dhan Yojana (PMJDY)”.

(a) to (h) Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched in August 2014, with the aim to provide universal banking services for every unbanked household. The scheme was extended further beyond 14.08.2018 with the focus on opening of accounts shifting from “every household” to “every unbanked adult”. The number of beneficiaries under PMJDY since its inception, State and year-wise is Annexed. There has been no budgetary allocation for the PMJDY and Category wise data under PMJDY is also not maintained.

Further, under PMJDY, RuPay debit card with inbuilt accident insurance cover of Rs. 2 lakh is provided to account holders. The benefits of insurance will be available to the cardholders who have performed minimum one successful financial or non-financial transaction using RuPay debit card at any Channel (ATM / Micro ATM / e-commerce / POS etc.) within 90 days prior to date of accident including accident date. The details of insurance claims received along with the claims settled since the inception of Scheme is as under:

Year	Claims Received	Claims Paid	Claims Rejected	Claims in Process	Amount paid (in Rs. Crore)
2014-15	416	237	179	0	2.37
2015-16	915	545	370	0	6.62
2016-17	1356	927	429	0	10.58
2017-18	2071	1580	491	0	16.96
2018-19	3531	2437	1094	0	27.24
2019-20	3261	1859	1402	0	19.01
2020-21	344	171	173	0	2.60
2021-22	374	200	174	0	3.13
2022-23	524	379	10	135	5.44
2023 (up to 07.12.2023)	163	101	6	56	1.46
Total	12539	8199	4149	191	93.05

Source: National Payments Corporation of India

S No.	State/UT	As on 06.12.23	Mar-23	Mar-22	Mar-21	Mar-20	Mar-19	Mar-18	Mar-17	Mar-16	Mar-15
1	Andaman & Nicobar Islands	0.61	0.48	0.46	0.47	0.49	0.50	0.54	0.54	0.53	0.48
2	Andhra Pradesh	146.83	130.84	117.10	116.71	104.52	97.38	90.39	87.19	73.37	59.73
3	Arunachal Pradesh	4.51	4.08	3.77	3.55	3.38	2.83	2.52	2.06	1.29	0.93
4	Assam	231.10	221.55	203.40	186.16	163.56	148.88	127.51	116.35	72.46	43.98
5	Bihar	572.27	546.72	510.15	483.92	439.04	397.19	339.10	286.34	197.03	104.53
6	Chandigarh	3.22	3.06	2.82	2.65	2.54	2.44	2.48	2.21	2.18	1.80
7	Chhattisgarh	171.50	167.07	159.63	153.37	147.64	140.53	130.56	123.35	97.42	67.10
8	Dadra & Nagar Haveli and Daman & Diu	2.30	2.23	2.12	2.06	1.85	1.64	1.35	1.07	0.81	0.58
9	Delhi	61.23	57.98	53.34	48.16	45.88	43.29	40.52	36.32	30.23	24.60
10	Goa	2.04	1.92	1.70	1.70	1.68	1.59	1.48	1.41	1.32	1.07
11	Gujarat	182.57	176.71	168.31	160.59	153.21	137.31	119.47	105.32	77.87	57.19
12	Haryana	96.31	91.39	84.99	79.05	74.94	70.68	65.02	59.53	51.74	41.65
13	Himachal Pradesh	18.56	17.27	16.03	15.06	13.07	11.68	9.93	9.30	8.78	6.83
14	Jammu & Kashmir	27.43	26.38	25.70	24.67	21.45	21.03	19.51	21.55	17.08	14.40
15	Jharkhand	182.03	174.08	162.22	154.71	133.97	123.51	112.04	97.62	61.82	32.76
16	Karnataka	187.70	177.72	160.19	152.44	148.76	139.22	117.73	106.17	91.80	73.11
17	Kerala	61.01	55.31	49.05	47.35	43.09	38.34	35.80	32.34	27.29	18.91
18	Ladakh	0.22	0.21	0.21	0.21	0.19	-	-	-	-	-
19	Lakshadweep	0.10	0.10	0.08	0.06	0.06	0.05	0.05	0.05	0.05	0.05

S No.	State/UT	As on 06.12.23	Mar-23	Mar-22	Mar-21	Mar-20	Mar-19	Mar-18	Mar-17	Mar-16	Mar-15
20	Madhya Pradesh	427.92	404.20	372.34	353.97	326.23	306.19	273.18	250.57	186.18	118.52
21	Maharashtra	338.55	324.05	313.91	299.69	270.23	247.76	221.53	189.71	138.24	99.68
22	Manipur	10.68	10.62	10.21	10.22	9.65	8.98	7.94	7.15	5.93	4.44
23	Meghalaya	7.52	6.70	6.19	5.93	4.78	4.72	4.17	3.94	2.55	1.65
24	Mizoram	3.74	3.29	3.15	3.21	3.11	2.99	2.68	2.80	1.62	0.80
25	Nagaland	3.84	3.67	3.45	3.28	3.08	2.63	2.18	2.03	1.59	1.33
26	Odisha	208.52	199.85	185.41	173.17	157.36	140.63	124.30	112.28	82.22	52.08
27	Puducherry	2.10	1.89	1.64	1.65	1.59	1.50	1.45	1.25	1.15	0.92
28	Punjab	88.32	84.52	77.34	73.33	69.50	66.68	60.90	53.40	47.99	38.88
29	Rajasthan	345.82	333.21	313.77	292.81	269.01	249.46	243.24	193.69	168.00	101.03
30	Sikkim	0.89	0.88	0.86	0.87	0.93	0.93	0.90	0.86	0.75	0.62
31	Tamil Nadu	151.54	137.73	115.95	111.53	107.13	100.25	89.82	86.88	79.87	61.82
32	Telangana	115.18	111.05	104.35	103.79	96.53	95.43	89.90	87.55	79.15	65.33
33	Tripura	10.08	9.56	8.55	9.11	8.89	8.72	8.29	7.84	7.01	4.51
34	Uttar Pradesh	911.49	866.99	792.69	713.35	613.31	548.44	475.62	437.35	321.01	228.72
35	Uttarakhand	35.16	32.50	29.06	27.29	25.69	24.33	22.01	21.90	18.20	14.15
36	West Bengal	497.93	479.56	445.99	403.97	366.46	338.90	300.26	268.84	188.22	109.52
Country		5110.86	4865.36	4506.15	4220.06	3832.80	3526.62	3144.39	2816.78	2142.75	1453.68

Source: Banks