

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:725
ANSWERED ON:27.02.2015
MOBILE BANKING SERVICES
Patel Shri Dilip

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has any proposal to connect all the villages in the country through mobile banking services;
- (b) if so, the details thereof along with the details of public/private sector banks providing mobile banking services in the country including the number of customers presently using the said facility as on date in urban/rural areas, bank-wise;
- (c) whether some banks have launched their mobile application in Hindi and other regional languages and if so, the details thereof, bank-wise; and
- (d) the steps taken/being taken by the Government to ensure banking facilities to cover each household of the country?

Answer

The Minister of State in the Ministry of Finance (SHRI JAYANT SINHA)

(a) to (d) Pradhan Mantri Jan-Dhan Yojana (PMJDY) was launched on 28.08.2014 as a National Financial Inclusion Mission to cover all households in the country with the facility of at least one bank account per household besides providing access to credit, insurance and pension facility. As on 28.01.2015, PMJDY has been successful in ensuring that 99.98 % of the 21.06 crore households surveyed have at least one bank account. Under PMJDY, Unstructured Supplementary Service Data (USSD) based mobile banking has been facilitated on any kind of mobile handset. Reserve Bank of India (RBI) has informed that till end of December 2014, 97 banks have been given approval for operationalization of Mobile Banking to their customers and 47.79 million customers were using the said facility. In the National Unified USSD (platform) managed by National Payments Corporation of India (NPCI), mobile banking transactions in Hindi and ten other regional languages have been facilitated (details in the Annexure).