

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

STARRED QUESTION NO:610

ANSWERED ON:08.05.2015

PMJDY

Kesineni Shri Srinivas;Meghwal Shri Arjun Ram

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government plans to install ATMs along with Point of Sale Terminal (PoS) machines at village level so as to facilitate the use of RuPay cards and if so, the details thereof;
- (b) whether the accounts opened under the Pradhan Mantri Jan-Dhan Yojana (PMJDY) have not become functional due to non distribution and non activation of Personal Identification Numbers (PINs);
- (c) if so, the details thereof along with the number of accounts in regard to which the PINs have not been distributed/activated by the banks;
- (d) whether the Government is contemplating to organize camps to distribute PINs under PMJDY and if so, the details thereof along with the time by which the said accounts will be activated; and
- (e) the steps taken by the Government for effective implementation of PMJDY?

Answer

To be answered by The Finance Minister (SHRI ARUN JAITLEY)

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

Statement referred to in reply to parts (a) to (e) of Lok Sabha Starred Question No. 610 (10th Position) for 8th May, 2015 by Shri Kesineni Nani and Shri Arjun Meghwal regarding PMJDY.

a) Yes Madam. Banks have been directed to ensure availability of Aadhaar and RuPay card enabled inter operable micro ATMs with the Bank Mitras at the village level.

b) to (d) No Madam. As per Reserve Bank of India (RBI) guidelines, the terms and conditions for issue of debit cards to customers specify that the bank shall exercise care when issuing PINs and shall be under an obligation not to disclose the cardholders' PIN except to the cardholders. A statement of Public Sector Banks (PSBs) showing number of PMJDY accounts where PINs have been distributed and not been distributed as on date as reported by the banks, is given in Annexure. In bank accounts opened under PMJDY, a customer can make deposits through Bank Mitras and Bank branches. The withdrawals can also be made at the Bank Mitras level using biometrics if the RuPay card PIN is not available, and at bank branches.

e) Under PMJDY as on 29.04.2015, 15.30 crore accounts have been opened by PSBs, Regional Rural Banks (RRBs) and major private sector banks, out of which 9.17 crore accounts are in rural areas and 6.13 crore in urban areas. Deposits of Rs.16192.39 crore have been mobilized. 13.71 crore RuPay Debit cards have been issued. As on 31.01.2015, the number of Zero balance accounts opened under Pradhan Mantri Jan-Dhan Yojana (PMJDY) stood at 67.30 % which has reduced to 55.75 % as on 29.04.2015. Credit of Direct Benefit Transfer under various schemes will further activate these accounts.

In the Union Budget 2015-16, two insurance schemes, Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and one Pension scheme Atal Pension Yojana (APY) have been announced whose premium / contribution will be debited from the balance available in bank accounts. These social security schemes will motivate customers to keep their bank accounts functional.