

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:4065

ANSWERED ON:09.12.2016

Implementation of PMJDY

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Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has achieved the aims and objectives of implementing the Pradhan Mantri Jan Dhan Yojana (PMJDY) in the country and if so, the details thereof;
- (b) the number of insurance claims received by the Government under the said yojana since inception;
- (c) whether the gap between insurance claims received and settled under the said yojana has increased and if so, the details thereof, State and Bank-wise and the reasons therefor;
- (d) the mechanism developed by the Government to monitor the functioning of the scheme and to address the irregularities therein; and
- (e) the other efforts taken/being taken by the Government to settle all such insurance claims expeditiously?

Answer

The Minister of State in the Ministry of Finance

(a) The main objective of Pradhan Mantri Jan Dhan Yojana (PMJDY) is to cover all households with at least one bank account per household. Under the Yojana 25.68 crore accounts have been opened across the country till 23.11.2016.

(b) to (e) Claims under PMJDY for life insurance cover of Rs.30000/- to those beneficiaries who open their accounts for the first time from 15.08.2014 to 31.01.2015 and for RuPay Card linked accidental insurance cover of Rs.1.00 lakh are disposed of expeditiously. As on 02.12.2016, 3883 claims under life insurance cover of Rs.30000/- have been received, out of which 3870 claims have been disposed off. As on 02.12.2016, 1675 claims under RuPay card linked accidental insurance cover of Rs.1.00 lakh have been received, out of which 1649 claims have been disposed off. The performance of the scheme is continuously monitored in the Department through weekly video conference and any irregularity, if comes to notice, is sorted out in consultation with the concerned stake-holder. The Government is also monitoring the number of claims settled and sort out issues, if any, in consultation with concerned stake-holder.
