

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

UNSTARRED QUESTION No. 2069

TO BE ANSWERED ON Friday, December 29, 2017/Pausha 08, 1939 (Saka)

PMJDY

2069. SHRI BHARTRUHARI MAHTAB:
SHRI SANJAY DHOTRE:

SHRI RAHUL SHEWALE:
SHRI KALIKESH N. SINGH DEO:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Pradhan Mantri Jan Dhan Yojana (PMJDY) has achieved its objectives and if so, the details thereof including the target fixed and achievement made by PSBs/ Private Sector Banks since inception, along with the monetary benefits given to account-holders, State/UT and bank-wise;
- (b) the number of debit/credit cards issued to the beneficiaries under the scheme;
- (c) the number of claims of accidental insurance have been settled under the PMJDY scheme since inception along with the amount involved in such claims, State-wise and bank-wise;
- (d) whether the cases involving opening of duplicate accounts by the same person and other irregularities in opening of accounts/settlement of claims under the scheme have come to the notice of the Government since inception and if so, the details thereof, State/UT-wise and bank wise; and
- (e) the remedial measures taken/ being taken by the Government in this regard?

Answer

The Minister of State in the Ministry of Finance
(SHRI SHIV PRATAP SHUKLA)

(a) and (b) Pradhan Mantri Jan Dhan Yojana (PMJDY) is an ongoing scheme of the Government targeted at providing universal access to basic banking facilities and financial services.

Banks have informed that out of 1.59 lakh Sub-service Areas (SSAs) catering to 1000 – 1500 households each in rural areas, 0.33 lakh SSAs are covered by bank branches and 1.26 lakh SSAs without bank branch have been covered with Business Correspondents (BCs).

Under PMJDY, a total of 30.76 crore accounts have been opened and 23.18 crore RuPay debit cards have been issued to PMJDY account-holders. The state-wise and bank-wise number of PMJDY accounts opened and RuPay debit cards issued are at Annexure 1 and Annexure 2.

No monetary benefit is given to the account-holders under the scheme.

(c) Under PMJDY, RuPay debit card-holders are provided accidental insurance coverage of Rs. 1 lakh. The total number of claims of accidental insurance paid up to 15.12.2017 is 2,178 amounting Rs. 21.78 crore. State-wise and bank-wise number of claims of accidental insurance paid as on 15.12.2017 are at Annexure 3 and Annexure 4 respectively.

(d) and (e) As per circular issued by RBI, Basic Savings Bank Deposit (BSBD) account-holders are not eligible for opening any other savings bank deposit accounts in the same bank. Further, each RuPay cardholder is eligible for claiming accidental insurance against only one eligible RuPay card, even if multiple cards are held by the cardholder in same or different banks.

Annexure 1 to the unstarred Lok Saha Q. No. 2069 due for answer on 29.12.2017

S.No	State Name	Number of Total Accounts opened under PMJDY	Number of Rupay Debit Cards issued to PMJDY account holders
1	Andaman & Nicobar Islands	51,447	39,574
2	Andhra Pradesh	8,957,366	7,557,073
3	Arunachal Pradesh	253,395	197,148
4	Assam	12,567,530	9,539,990
5	Bihar	32,495,818	22,512,308
6	Chandigarh	245,182	187,602
7	Chhattisgarh	12,852,327	8,706,275
8	Dadra & Nagar Haveli	88,206	53,748
9	Daman & Diu	41,476	28,069
10	Delhi	3,938,893	3,201,215
11	Goa	150,466	122,644
12	Gujarat	11,602,170	9,302,661
13	Haryana	6,443,004	5,515,266
14	Himachal Pradesh	978,997	795,995
15	Jammu & Kashmir	1,941,056	1,476,061
16	Jharkhand	10,957,692	7,987,332
17	Karnataka	11,578,990	9,270,010
18	Kerala	3,484,722	2,421,116
19	Lakshadweep	5,190	4,120
20	Madhya Pradesh	26,694,722	19,127,175
21	Maharashtra	21,735,737	15,138,148
22	Manipur	781,173	675,482
23	Meghalaya	413,243	241,593
24	Mizoram	264,940	90,440
25	Nagaland	216,819	174,675
26	Odisha	12,184,235	9,559,260
27	Puducherry	159,492	120,796
28	Punjab	6,006,354	4,962,330
29	Rajasthan	23,916,085	16,830,540
30	Sikkim	94,593	69,913
31	Tamil Nadu	8,861,711	7,391,669
32	Telangana	8,945,542	7,462,008
33	Tripura	813,611	710,717
34	Uttar Pradesh	46,284,731	36,231,473
35	Uttarakhand	2,146,281	1,757,083
36	West Bengal	29,434,588	22,381,274
	Total	307,587,784	231,842,783

Source: Public Sector Banks (PSB), Regional Rural Banks (RRB) and 13 major Private Sector Banks

Annexure 2 to the unstarred Lok Saha Q. No. 2069 due for answer on

Bank Categorywise Report as on 20/12/2017

(A) Public Sector Banks

Bank Name / Type	Number of Total	Number of Rupay Debit
Allahabad Bank	7176557	5272539
Andhra Bank	2370145	1783123
Bank of Baroda	22125048	20959180
Bank of India	18785359	17501801
Bank of Maharashtra	5073276	1008879
Canara Bank	6743056	4259033
Central Bank of India	10660760	8099650
Corporation Bank	2710491	2571934
Dena Bank	4340535	2533040
IDBI Bank Ltd.	823009	667211
Indian Bank	3295934	3272812
Indian Overseas Bank	4380235	4121273
Oriental Bank of Commerce	4184636	3764732
Punjab & Sind Bank	1094204	1005233
Punjab National Bank	17924801	14753755
State Bank of India	105046295	70314980
Syndicate Bank	4437997	3856510
UCO Bank	6163823	3986822
Union Bank of India	7458052	4816337
United Bank of India	11942026	10218480
Vijaya Bank	1465674	1464790
Public Sector Banks Sub Total	248201913	186232114

(B) Regional Rural Bank

Allahabad Bank	1089378	768124
Andhra Bank	183578	100898
Bank of Baroda	5830563	4832511
Bank of India	3994164	3706467
Bank of Maharashtra	928321	798373
Canara Bank	1085517	1057320
Central Bank of India	4201925	3795997
Dena Bank	421749	289136
Indian Bank	554222	491224
Indian Overseas Bank	1017672	616138
Jammu & Kashmir Bank Ltd	104855	21018
Punjab & Sind Bank	20285	18216
Punjab National Bank	3582483	3151752
State Bank of India	12843343	6323551
Syndicate Bank	2577410	2469730
UCO Bank	1431772	559346
Union Bank of India	1327973	754678
United Bank of India	8316459	6655852
Regional Rural Banks Sub Total	49511669	36410331

(C) Major Private Banks		
Axis Bank Ltd	774162	686512
City Union Bank Ltd	84006	79235
Federal Bank Ltd	478781	419893
HDFC Bank Ltd	1771650	1770972
ICICI Bank Ltd	4005112	4005112
IndusInd Bank Ltd	445881	421277
Jammu & Kashmir Bank Ltd	1497033	1175505
Karur Vysya Bank	185793	183532
Kotak Mahindra Bank Ltd	179622	132299
Lakshmi Vilas Bank Ltd	134640	124452
RBL Bank Ltd	95307	95307
South Indian Bank Ltd	208986	94535
Yes Bank Ltd	13229	11707
Major Private Banks Sub Total	9874202	9200338
Grand Total	307587784	231842783

Source: Public Sector Banks (PSB), Regional Rural Banks (RRB) and 13 major Private Sector Banks

Annexure 3 to the unstarred Lok Saha Q. No. 2069 due for answer on 29.12.2017

STATE WISE ACCIDENTAL INSURANCE CLAIMS PAID as on 15.12.2017

S.No	State Name	No.of Cases
1	ANDAMAN & NICOBAR ISLANDS	0
2	ANDHRA PRADESH	83
3	ARUNACHAL PRADESH	3
4	ASSAM	3
5	BIHAR	49
6	CHANDIGARH	13
7	CHHATTISGARH	40
8	DADRA & NAGAR HAVELI	1
9	DAMAN & DIU	2
10	GOA	5
11	GUJARAT	185
12	HARYANA	213
13	HIMACHAL PRADESH	94
14	JAMMU & KASHMIR	20
15	JHARKHAND	16
16	KARNATAKA	88
17	KERALA	20
18	LAKSHADWEEP	0
19	MADHYA PRADESH	151
20	MAHARASHTRA	250
21	MANIPUR	0
22	MEGHALAYA	1
23	MIZORAM	23
24	NAGALAND	1
25	NCT OF DELHI	74
26	ORISSA	23
27	PUDUCHERRY	2
28	PUNJAB	128
29	RAJASTHAN	251
30	SIKKIM	3
31	TAMIL NADU	81
32	TELANGANA	34
33	TRIPURA	1
34	UTTAR PRADESH	273
35	UTTARAKHAND	54
36	WEST BENGAL	19
	Total	2178

Annexure 4 to the unstarred Lok Saha Q. No. 2069 due for answer on 29.12.2017

PRIME MINISTER JAN DHAN YOJANA (NEW INDIA ASSURANCE CO.)

Bank wise Accidental insurance claims paid under PMJDY as on 15.12.2017

Sr No	Bank Name	No.of claims disposed off
		Claim paid
1	Allahabad bank	18
2	Andhra Bank	36
3	Axis Bank	5
4	Bank of Baroda	280
5	Bank Of India	77
6	Bank of Maharashtra	37
7	Canara Bank	122
8	Central bank of India	91
9	City Union Bank Ltd	0
10	Corporation Bank	42
11	Dena Bank	29
12	Federal Bank	4
13	HDFC Bank	22
14	ICICI	7
15	IDBI Bank Limited	34
16	Indian bank	80
17	Indian Overseas Bank	44
18	Indusind Bank	4
19	Jammu and Kashmir Bank	12
20	Karur Vaisya Bank	2
21	Kotak Mahindra Bank	2
22	Lakshmi Vilas Bank	1
23	Oriental Bank of Commerce	32
24	Punjab & Sind Bank	30
25	Punjab National Bank	630
26	Ratnakar Bank	0
27	South Indian Bank	5
29	State Bank of India	236
30	Syndicate Bank	50
31	Uco Bank	32
32	Union Bank Of India	81
33	United Bank Of India	16
34	Vijaya Bank	8
35	Yes Bank	0
36	TOTAL	1833
37	Abhyudya Coop Bank	12
38	ADARSH CO-OP BANK LTD Count	2
39	AHMEDABAD DISTRICT CO-OP. BANK	1
40	Almora Urban Coop.Bank	3
41	Bandhan Bank Ltd.	7
42	Bhagini Nivedita Sehkar Bank	3
43	Burdhwan Cenl.Coop.Bank	1
44	Chanderpur DCC Bank	1
45	Chandigarh State coop bank ltd.	1

46	Dombivali Nagar Sahkari Bank	1
47	DMK JAOLI BANK LTD	0
47	G.P. Parsik Bank	4
48	GREATER BOMBAY COOP.BANK LTD. Count	1
49	Hasti coop. Bank Ltd.	1
50	Head Post Office	1
51	IDFC Bank	1
52	Kalapur commercial coop bank	5
53	Kangra Coop Bank Ltd.	1
54	Karad urban coop. bank	2
55	KARNATAKA BANK LTD	1
56	LOKNETE DATTAJI PATIL SAHAKARI BANK LTD	2
57	Mehsana Urban Coop.Bank	5
58	Municipal coop bank ltd.	4
59	NAGPUR NAGARIK SAHAKARI BANK LTD	1
60	Priyadarshini Nagrik sahkari bank ltd.	1
61	Punjab State Coop. Bank	1
62	RAJARAMBAPU SAHAKARI BANK	2
63	RAJGURUNAGAR SAHAKARI BANK LTD	1
64	RAJKOT NAGARIK SAHAKARI BANK LTD	5
65	Saraswati Coop Bank Ltd.	2
66	SHIVALIK MERCANTILE CO-OP. BANK	6
67	SHREE KADI NAGRIK SAHAKARI BANK	1
68	SHREE MAHAVIR SAHAKARI BANK	0
68	SHRI PANCHGANGA NAGARI SAHAKARI BANK	0
69	Smriti Nagrik Sehkar Bank	1
70	Surat People Coop. Bank	3
71	THE SANGAMNER MERCHANTS CO-OP BANK	1
72	TEHRI GRAHWAL ZILA SAHAKARI BANK LTD	1
73	TAMILNAD MERCANTILE BANK LTD	1
74	THANE JANTA SAHKARI BANK	4
75	THE JALGAON PEOPLES CO-OP. BANK LTD	3
76	THE MAHANAGAR CO-OP. BANK LTD	5
77	THE NASHIK ROAD VYAPARI SAHAKARI BANK LTD.	2
78	THE NAV JEEVAN CO-OP BANK LTD	1
79	THE NAWANAGAR CO-OPERATIVE BANK LTD	1
80	THE SATARA DISTRICT CO-OP. BANK LTD	1
81	URBAN Coop Bank Ltd.	0
82	VASAI VIKAS SAHAKARI BANK LTD	4
83	Wai Urban Coop Bank	1
	G.Total	2178