

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

UNSTARRED QUESTION No. 2960

TO BE ANSWERED ON 3rd AUGUST, 2018 (FRIDAY)/SHRAVANA 12, 1940 (SAKA)

Pradhan Mantri Jan-Dhan Yojana

2960. SHRI GEORGE BAKER: SHRI ANIL SHIROLE:
SHRI VINOD LAKHAMASHI CHAVDA: SHRI PARBHUBHAI NAGARBHAI VASAVA:
SHRI SUNIL JAKHAR: SHRI SUNIL KUMAR SINGH:
SHRI NATUBHAI GOMANBHAI PATEL: SHRI A.T. NANA PATIL:

Will the Minister of FINANCE be pleased to state:

- (a) the salient features of the Pradhan Mantri Jan-Dhan Yojana (PMJDY) along with the target set and achievements made so far under the Yojana;
- (b) the number of account holders, amount deposited, the number of accounts having no transaction and the number of accounts out of them frozen by the Government due to non-transaction under the PMJDY since its inception across the country, year and State/UT-wise including Maharashtra, Gujarat and West Bengal;
- (c) the steps taken/being taken by the Government for coverage of maximum area under the yojana;
- (d) whether the Government proposes to give debit and credit cards along with increased limit of ATM use by the PMJDY account holders and if so, the details thereof; and
- (e) whether the Government is planning/proposing to provide the benefits of the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) to the PMJDY account holders across the country, if so, the details thereof and the reasons therefor along with the time by which it is likely to be linked?

Answer

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

- (a) to (c) 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. A RuPay debit card with an in-built accident insurance cover of Rs.1.00 lakh is provided to PMJDY accountholders, along with an overdraft facility of upto Rs. 5,000 on satisfactory performance of account for 6 months.

As on 25.7.2018, 32.17 crore accounts have been opened under PMJDY with a total deposit of Rs. 80,093.77 crore. Out of the total accounts, 18.97 crore (59%) are in rural/semi-urban centres and 16.99 crore (53%) accounts have been opened by women beneficiaries. State/UT-wise details of PMJDY accounts are given in Annexure.

As per Reserve Bank of India (RBI) circular, saving bank accounts are treated as inoperative account, in case there is no customer induced transaction for two years. Based on this criteria, as on 11.7.2018, there are 6.05 crore inactive PMJDY accounts (source: banks).

(d) One RuPay debit card, with an in-built accident insurance cover of Rs.1.00 lakh, is provided to PMJDY accountholders. As per extant guidelines dated 10.8.2012 issued by RBI, maximum four withdrawals in a month (including ATM withdrawal) are allowed for BSBD accountholders, including PMJDY accountholders.

(e) The willing and eligible PMJDY accountholders can subscribe to micro-insurance under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY). The scheme is available to people in the age group of 18-50 years and provides for a life cover of Rs. 2.00 lakh for one year period at an annual premium of Rs. 330.

Annexure as referred to in part (a) to (c) of reply to the Lok Sabha question no. 2960 for 3.8.2018 regarding Pradhan Mantri Jan-Dhan Yojana

State/UT-wise position of PMJDY as on 25.7.2018

S.No	State Name	Total Beneficiaries	Balance in beneficiary accounts (in crore)
1	Andaman & Nicobar Islands	54,138	22.89
2	Andhra Pradesh	90,52,181	1,561.15
3	Arunachal Pradesh	2,53,780	82.47
4	Assam	130,65,570	2,984.75
5	Bihar	352,11,708	7,727.42
6	Chandigarh	2,50,049	93.86
7	Chhattisgarh	132,63,057	2,440.65
8	Dadra & Nagar Haveli	99,404	37.56
9	Daman & Diu	45,140	15.45
10	Delhi	41,16,026	1,605.78
11	Goa	1,51,404	83.75
12	Gujarat	122,65,850	3,393.43
13	Haryana	65,95,731	2,638.06
14	Himachal Pradesh	10,15,120	468.18
15	Jammu & Kashmir	19,91,441	784.51
16	Jharkhand	114,98,056	2,609.50
17	Karnataka	117,92,631	2,747.78
18	Kerala	35,77,709	973.02
19	Lakshadweep	5,292	7.26
20	Madhya Pradesh	281,84,178	4,126.97
21	Maharashtra	224,45,708	4,653.69
22	Manipur	8,19,734	180.69
23	Meghalaya	4,35,263	202.15
24	Mizoram	2,80,205	68.47
25	Nagaland	2,20,754	42.87
26	Odisha	127,11,984	3,590.08
27	Puducherry	1,49,212	32.37
28	Punjab	61,48,043	2,277.35
29	Rajasthan	248,70,753	5,800.48
30	Sikkim	91,328	31.1
31	Tamilnadu	90,52,387	1,484.38
32	Telangana	90,18,411	1,346.43
33	Tripura	8,41,135	637.52
34	Uttar Pradesh	490,63,472	13,754.71
35	Uttarakhand	22,45,468	959.21
36	West Bengal	308,16,562	10,627.79
	Total	3216,98,884	80,093.77

Source: Banks