

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

UNSTARRED QUESTION No. 2313

ANSWERED ON TUESDAY, MARCH 21, 2023/ PHALGUNA 30, 1944 (SAKA)

Status of implementation of PMJDY

2313. SHRI NARAYANA KORAGAPPA

Will the Minister of FINANCE be pleased to state:

- (a) the number of Bank accounts opened under Pradhan Mantri Jan-Dhan Yojana (PMJDY), State-wise and Gender-wise with active and inoperative status since inception;
- (b) whether accident insurance cover of ₹ two lakh is covered for all PMJDY account holders since inception, if so, the details thereof;
- (c) the number of Bank Accounts opened under Pradhan Mantri Jan Dhan Yojana in Karnataka, district-wise and gender-wise with active and inoperative status since inception;
- (d) whether year-over-year growth in account opening by women is satisfactory in Karnataka, if not, the measures taken to improve the same; and
- (e) the details of efforts by Financial Literacy Centres (FLC) to maintain the accounts active, district-wise?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR BHAGWAT KARAD)

- (a) The number of Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts, State-wise and gender-wise with operational status as on 01.03.2023 is at Annexure-I.
- (b) Under PMJDY, RuPay debit card has inbuilt accident insurance cover of Rs. 2 lakh (Rs.1 lakh for accounts opened on or before 28.8.2018). As on 01.03.2023, 32.74 crore RuPay debit cards with inbuilt accident cover have been provided to PMJDY account holders.
- (c) The number of PMJDY accounts in Karnataka, district-wise and gender-wise with operational status is at Annexure-II.
- (d) There has been significant growth in women PMJDY accounts in Karnataka. The number of women PMJDY accounts has increased from 50.09 lakh in March'17 to 97.95 lakh in February'23.

(e) RBI has advised Financial Literacy Centres (FLCs) and rural branches of banks to conduct outdoor financial literacy camps for customers in collaboration with ground level stakeholders at the District/ panchayat / village level for different target groups viz. farmers, small entrepreneurs, Self Help Groups, senior citizens etc. Banks also organise camps to create awareness about the banking habits including the benefits of keeping the account active / operative.

Annexure-I as referred in reply to part (a) of Rajya Sabha Unstarred Question No 2313 for reply on 21.03.2023

State-wise and gender-wise PMJDY Accounts as on 01.03.2023

S.No	State / UT	Total PMJDY accounts	PMJDY Accounts (Male)	PMJDY Accounts (Female)	Operative PMJDY accounts
1	Andaman & Nicobar Islands	47,899	24,398	23,501	33,971
2	Andhra Pradesh	1,29,84,647	53,66,873	76,17,774	96,28,309
3	Arunachal Pradesh	4,04,658	1,82,649	2,22,009	3,25,333
4	Assam	2,20,17,790	91,52,540	1,28,65,250	1,97,04,630
5	Bihar	5,43,04,809	2,38,71,090	3,04,33,719	4,57,14,963
6	Chandigarh	3,04,761	1,62,228	1,42,533	2,25,604
7	Chhattisgarh	1,66,33,961	73,66,153	92,67,808	1,35,95,111
8	DNH and Daman & Diu	2,22,080	1,39,587	82,493	1,47,701
9	Delhi	57,63,794	29,86,529	27,77,265	44,39,547
10	Goa	1,91,417	1,05,720	85,697	1,07,531
11	Gujarat	1,75,65,673	85,92,594	89,73,079	1,33,56,278
12	Haryana	90,91,841	45,39,523	45,52,318	70,22,724
13	Himachal Pradesh	17,13,471	8,15,327	8,98,144	14,66,301
14	Jammu & Kashmir	26,29,696	11,67,405	14,62,291	19,65,262
15	Jharkhand	1,73,08,771	76,34,181	96,74,590	1,34,63,195
16	Karnataka	1,74,72,330	76,77,573	97,94,757	1,24,98,492
17	Kerala	54,84,144	22,78,580	32,05,564	40,06,782
18	Ladakh	21,174	8,942	12,232	14,823
19	Lakshadweep	10,129	4,676	5,453	8,451
20	Madhya Pradesh	3,96,54,192	1,83,12,591	2,13,41,601	3,07,85,764
21	Maharashtra	3,22,34,615	1,44,16,123	1,78,18,492	2,49,79,658
22	Manipur	10,58,444	4,50,249	6,08,195	8,97,587
23	Meghalaya	6,65,823	2,73,016	3,92,807	5,81,483
24	Mizoram	3,25,187	1,51,820	1,73,367	2,55,718
25	Nagaland	3,63,943	1,61,693	2,02,250	2,94,068
26	Odisha	1,98,51,314	87,12,260	1,11,39,054	1,63,96,309
27	Puducherry	1,87,287	81,295	1,05,992	1,56,641
28	Punjab	83,89,844	38,92,822	44,97,022	66,55,078
29	Rajasthan	3,31,05,583	1,38,21,369	1,92,84,214	2,77,75,531
30	Sikkim	87,352	41,263	46,089	57,952
31	Tamil Nadu	1,36,95,023	56,80,624	80,14,399	1,00,59,519
32	Telangana	1,09,46,732	46,27,984	63,18,748	82,86,139
33	Tripura	9,51,457	4,19,259	5,32,198	8,42,282
34	Uttar Pradesh	8,61,70,837	3,97,18,703	4,64,52,134	6,75,81,395
35	Uttarakhand	32,00,601	15,19,834	16,80,767	25,64,974
36	West Bengal	4,76,65,335	2,02,06,710	2,74,58,625	4,29,00,911

Source: Banks

Annexure-II as referred in reply to part (c) of Rajya Sabha Unstarred Question No 2313 for reply on 21.03.2023

District-wise and gender-wise PMJDY Accounts in Karnataka as on 01.03.2023

S.No	District	Total PMJDY accounts	PMJDY Accounts (Male)	PMJDY Accounts (Female)	Operative PMJDY accounts
1	Bagalkot	7,51,356	3,42,013	4,09,343	6,01,717
2	Bangalore	13,00,984	5,71,307	7,29,677	7,75,816
3	Bangalore Rural	3,32,432	1,49,990	1,82,442	2,26,057
4	Belgaum	18,16,311	7,91,910	10,24,401	13,09,382
5	Bellary	8,11,134	3,66,468	4,44,666	5,89,356
6	Bidar	7,07,779	3,17,888	3,89,891	5,87,212
7	Bijapur	7,67,189	3,62,305	4,04,884	6,38,191
8	Chamarajanagar	4,37,552	1,63,988	2,73,564	3,05,837
9	Chikkaballapura	2,64,828	1,11,982	1,52,846	1,73,196
10	Chikmagalur	2,76,817	1,22,478	1,54,339	1,83,575
11	Chitradurga	4,50,389	1,87,064	2,63,325	2,98,007
12	Dakshina Kannada	4,79,627	2,07,031	2,72,596	3,01,503
13	Davanagere	6,70,837	2,75,771	3,95,066	4,67,672
14	Dharwad	6,00,908	2,50,372	3,50,536	4,89,624
15	Gadag	3,92,208	1,82,365	2,09,843	3,35,565
16	Gulbarga	8,16,408	3,57,580	4,58,828	6,43,353
17	Hassan	4,46,375	1,90,786	2,55,589	2,74,263
18	Haveri	6,62,807	3,14,206	3,48,601	5,71,288
19	Kodagu	1,54,516	66,294	88,222	87,914
20	Kolar	3,47,997	1,48,062	1,99,935	2,30,800
21	Koppal	4,24,324	1,88,832	2,35,492	3,15,552
22	Mandya	3,45,570	1,52,117	1,93,453	2,11,366
23	Mysore	9,55,576	3,95,567	5,60,009	5,97,299
24	Raichur	5,70,860	2,77,633	2,93,227	4,52,831
25	Ramanagara	2,66,514	1,22,129	1,44,385	1,69,148
26	Shimoga	5,03,195	1,98,209	3,04,986	3,23,491
27	Tumkur	8,00,516	3,89,113	4,11,403	4,85,635
28	Udupi	2,65,098	1,09,948	1,55,150	1,78,995
29	Uttara Kannada	5,14,408	2,05,760	3,08,648	4,09,099
30	Yadgir	3,37,815	1,58,405	1,79,410	2,64,748

Source: Banks