

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA
UN-STARRED QUESTION No. 551
ANSWERED ON TUESDAY, FEBRUARY 7, 2023 / 18 Magha, 1944 (Saka)

“Implementation of Pradhan Mantri Jan Dhan Yojana”

551. SHRI SANJAY RAUT:

Will the Minister of FINANCE be pleased to state:

- (a) whether Government has successfully completed eight year of implementation of Pradhan Mantri Jan Dhan Yojana and if so, the challenges faced by Government while implementing it;
- (b) whether Government has achieved the objective for which PMJDY was launched and if so, the details thereof;
- (c) the percentage of women covered under Jan Dhan Yojana in rural and semi-urban areas;
- (d) the number of registered persons along with beneficiaries under PMJDY in different districts of Maharashtra since inception of the scheme; and
- (e) the other steps taken/being taken by Government for coverage of maximum area under the Yojana?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a) to (e) With a view to increase banking penetration, promote financial inclusion and to provide at least one bank account per household across the country, a National Mission on Financial Inclusion (FI) known as Pradhan Mantri Jan Dhan Yojana (PMJDY) was announced on 15th August, 2014.

In order to give impetus to financial inclusion initiatives of the Government, PMJDY was extended beyond 14.08.2018.

As on 31.12.2022, as informed by banks, 47.84 crore Jan Dhan accounts have been opened in different Districts of the country. Out of the total Jan Dhan accounts opened in Rural and Semi-urban areas, 55.47% accounts have been opened by women. As on 31.12.2022, District-wise number of bank accounts in the state of Maharashtra opened under PMJDY is at Annexure.

**Annexure as referred to in reply to Rajya Sabha Unstarred Question No. 551 for
07.02.2023**

Details of PMJDY Accounts in Maharashtra state as on 31.12.2022

S.No.	District	Total No of Accounts
1	AHMEDNAGAR	1,482,179
2	AKOLA	544,648
3	AMRAVATI	826,186
4	AURANGABAD	1,416,341
5	BEED	1,204,634
6	BHANDARA	528,114
7	BULDHANA	869,523
8	CHANDRAPUR	655,051
9	DHULE	801,993
10	GADCHIROLI	305,556
11	GONDIA	532,009
12	HINGOLI	566,984
13	JALGAON	1,368,424
14	JALNA	802,610
15	KOLHAPUR	1,248,496
16	LATUR	903,518
17	MUMBAI	673,938
18	MUMBAI SUBURBAN	750,556
19	NAGPUR	1,219,064
20	NANDED	1,420,081
21	NANDURBAR	612,531
22	NASHIK	2,111,471
23	OSMANABAD	702,391
24	PALGHAR	949,486
25	PARBHANI	835,292
26	PUNE	1,744,478
27	RAIGAD	526,315
28	RATNAGIRI	400,220
29	SANGLI	791,617
30	SATARA	801,949
31	SINDHUDURG	219,337
32	SOLAPUR	1,573,280
33	THANE	1,232,966
34	WARDHA	349,069
35	WASHIM	391,363
36	YAVATMAL	1,092,559
Total		32,454,229