

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

**UNSTARRED QUESTION No. 1320**

TO BE ANSWERED ON TUESDAY, AUGUST 01, 2023/ SRAVANA 10, 1945 (SAKA)

**PM Jan Dhan Yojana for Odisha**

1320. Smt. Sulata Deo:

Shri Niranjana Bishi:

Shri Sujeet Kumar:

Will the Minister of FINANCE be pleased to state:

- (a) the salient features of the Pradhan Mantri Jan Dhan Yojana (PMJDY);
- (b) the number and details of the beneficiaries of this scheme registered in various banks in Odisha, as on 1st June, 2023; and
- (c) the total number of RUPAY cards issued under this scheme to the beneficiaries, especially the women in Odisha as on 1st June, 2023?

**Answer**

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

(a) Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched in August 2014 with the aim to provide universal banking services through opening of zero balance bank account for every unbanked household, based on the guiding principles of banking the unbanked, securing the unsecured and funding the unfunded (access to credit). The main features of the scheme are as below:

- i. One Basic Savings Bank Deposit (BSBD) account to “every unbanked adult”.
- ii. OD limit of Rs.10,000; and
- iii. Free Rupay debit card with inbuilt accident insurance cover of Rs.2 lakh (Rs 1 lakh for accounts opened before 28.08.2018).

(b) & (c) The number of beneficiaries and Rupay cards issued so far under PMJDY in Odisha by banks, as on 01.06.2023, is as under:

Total number of PMJDY accounts/ Beneficiaries	2.02 crores
Rupay Cards issued to PMJDY account holders	1.46 crores
Rupay Cards issued to Women PMJDY account holders*	0.77 crores

\* only Public Sector Banks

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