

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA

UNSTARRED QUESTION No. 1338

TO BE ANSWERED TUESDAY, AUGUST 1, 2023/ SRAVANA 10, 1945 (SAKA)

Jan Dhan accounts of the poor

1338 # Shri Ram Shakal:

Will the Minister of FINANCE be pleased to state:

- (a) whether Government has prepared any scheme to link the poor with the banking system;
- (b) if so, the details thereof; and
- (c) the number of Jan Dhan accounts opened during the last three years?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR BHAGWAT KARAD)

(a) & (b) 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 adult, 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” free of cost;
- (ii) Over Draft (OD) limit up to Rs.10,000; and
- (iii) Issuance of free RuPay debit card with inbuilt accident insurance cover of Rs.2 lakh (Rs.1 lakh for PMJDY accounts opened before 28.08.2018).

(c) The total number of Jan Dhan accounts opened since launch of the scheme is 49.56 crore as on 19.07.2023. Further, as informed by Public Sector Banks (PSBs) including Regional Rural Banks (RRBs), the numbers of new Jan Dhan accounts opened, during last three years, are as follows—

FY 2020-21	FY 2021-22	FY 2022-23
3.94 crore	3.08 crore	3.62 crore
