

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

UNSTARRED QUESTION NO. 1348

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

Functioning of Jan Dhan bank accounts

1348. Shri Binoy Viswam:

Will the Minister of FINANCE be pleased to state:

- (a) the number of Jan Dhan bank accounts that have not had a single transaction in the past year;
- (b) the number and details of cases filed against fraud in Jan Dhan bank accounts;
- (c) whether any financial literacy training has been conducted or advised for banks to be provided for Jan Dhan bank account holders;
- (d) if so, the details thereof and if not, the reasons therefor;
- (e) the number of insurances claimed in Jan Dhan bank account since 2019, year-wise; and
- (f) whether Government has any study on the shortcomings of the scheme and intends to make reforms?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR BHAGWAT KARAD)

(a) & (b): Public Sector Banks (including Regional Rural Banks) have reported that the total number of Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts opened up to 31.03.2022 but not having even a single customer induced transaction during the FY 2022-23 is 10.36 crore and that 796 cases have been filed against frauds in PMJDY accounts in FY 2022-23.

(c) & (d): Reserve Bank of India (RBI) has undertaken various initiatives for financial literacy of Jan Dhan bank account holders and these are enumerated as under—

- i. Financial Literacy Week (FLW) has been conducted every year since 2016 to propagate the message of financial education on various themes among members of the public across the country.
- ii. Banks have been advised to conduct special camps through their Financial Literacy Centres for different target groups viz., farmers, Micro and Small entrepreneurs, school children, Self Help Groups and Senior citizens.
- iii. Rural branches of Banks are required to conduct one camp per month covering all the messages that are part of the Financial Awareness Messages (FAME) booklet, which, *inter-alia*, contains messages on digital financial literacy.

iv. The Centre for Financial Literacy (CFL) pilot project was initiated in 2017 with an objective to adopt community led innovative and participatory approaches to financial literacy. As on June 30, 2023, a total of 1621 CFLs have been set up across the country.

(e): The details of the Rupay card linked accidental insurance claims settled under the PMJDY are as under:

FY	Number of claims settled
2019-2020	1853
2020-2021	177
2021-2022	185
2022-2023	188
2023-2024 (up to 14.07.2023)	13

(f): No such study has been conducted till date.
