

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**RAJYA SABHA**  
**UNSTARRED QUESTION No. 220**  
ANSWERED ON TUESDAY, DECEMBER 05, 2023/ AGRAHAYANA 14, 1945 (SAKA)

**Implementation of PMJDY**

220. SHRI R. DHARMAR

Will the Minister of FINANCE be pleased to state:

- (a) the main features of the Pradhan Mantri Jan-Dhan Yojana (PMJDY);
- (b) the number of beneficiaries under this Scheme within Tamil Nadu so far;
- (c) the details of the number of RuPay cards issued so far under this scheme to the beneficiaries especially women in Tamil Nadu;
- (d) the details of the response received within the country;
- (e) whether Government has given top priority to last mile banking services under this scheme; and
- (f) if so, the advance steps being taken by the Government to connect remote areas with banking/digital banking?

**Answer**

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

(a) to (d) Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched in August 2014, with the aim to provide universal banking services for every unbanked household. The scheme was extended further beyond 14.08.2018 with an aim to provide universal banking services to every unbanked adult. Under PMJDY, following facilities are available:

- i. Basic Savings Bank Deposit (BSBD) account without requirement of maintaining minimum balance;
- ii. RuPay debit card with inbuilt accident insurance cover of Rs. 2 lakh.
- iii. Overdraft facility up to Rs.10,000.

The progress under PMJDY as on 22.11.2023 is as under:

*In crore*

Particular	Total PMJDY Accounts	PMJDY Accounts (Female)	Accounts opened in rural/semi-urban areas	Number of RuPay Debit Cards issued
Country	50.99	28.29	34.04	34.63
Tamil Nadu	1.51	0.88	0.80	1.06

*Source: Banks*

(e) and (f) The Government has taken various steps to ensure availability of banking outlets (bank branch / business correspondent / IPPB branch) for providing banking services within 5 km of all inhabited villages including villages in tribal and remote areas. Based on the data uploaded by the Banks on Jan Dhan Darshak App, as on 31.10.2023, there are 6,01,328 mapped inhabited villages in the country, out of which 5,99,791 (99.74%) are covered with a banking outlet.

In pursuance of extant RBI guidelines, rolling out of banking outlets in uncovered areas is a continuous process looked after by the State Level Bankers' Committee (SLBC)/Union Territory Level Bankers' Committee (UTLBC), in consultation with the concerned State Government, member banks and other stakeholders. Banks, *inter-alia*, consider proposals for opening banking outlets in the light of RBI's instructions, their business plans and their commercial viability. To further assess the viability for opening a banking outlet, banks carry out survey as required. Accordingly, as and when any request for opening of branch is received, the same is forwarded to concerned SLBCs / UTLBCs for appropriate action in consultation with the State Governments, Member banks & other stakeholders.

Also, several initiatives have been taken by Government of India, Reserve Bank of India (RBI), National Payments Corporation of India (NPCI) and banks, to promote digital transactions and to create awareness about digital payments in the country. The initiatives, *inter-alia*, include Bharat Interface for Money - Unified Payments Interface (BHIM - UPI), RuPay Debit Card, Hello UPI, UPI-123 and Aadhaar enabled Payment System (AePS) etc.

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