

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

**UNSTARRED QUESTION NO. 876**

ANSWERED ON TUESDAY, DECEMBER 3, 2024/ 12 AGRAHAYANA, 1946 (SAKA)

**Pradhan Mantri Jan Dhan Yojana**

876. SHRI NARHARI AMIN:

Will the Minister of FINANCE be pleased to state:

- (a) the total number of beneficiaries under the PM Jan Dhan Yojana (PMJDY) across the country;
- (b) the details of beneficiaries of the PMJDY in the State of Gujarat;
- (c) whether beneficiaries are provided with an overdraft facility under this scheme; and
- (d) whether it is a fact that accident insurance coverage up to ₹2 lakh is offered under this scheme, the details thereof?

**ANSWER**

The Minister of State in the Ministry of Finance  
(SHRI PANKAJ CHAUDHARY)

- (a) As on 13.11.2024, the total number of accounts opened across the country, under Pradhan Mantri Jan Dhan Yojana (PMJDY), is 53.99 crore.
- (b) As on 13.11.2024, the total number of accounts opened under PMJDY in the State of Gujarat is 1.90 crore.
- (c) Under PMJDY, an overdraft facility upto ₹10,000 can be availed by the eligible PMJDY beneficiaries.
- (d) Under PMJDY, a free RuPay debit card with an inbuilt accident insurance cover of upto ₹2 lakh is provided to account holders. The benefits of insurance will be available to the cardholders who have performed minimum one successful financial or non-financial transaction using RuPay debit card at any channel (ATM / Micro ATM / e-commerce / POS etc.) within 90 days prior to the date of accident including the accident date.

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