

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

UNSTARRED QUESTION No. 1993

Answered on Tuesday, March 18, 2025/ 27 Phalguna, 1946 (Saka)

Measures to Strengthen Enrolment in Financial Inclusion Schemes Across States

1993. Shri Sadanand Mhalu Shet Tanavade:

Will the Minister of FINANCE be pleased to state:

- (a) whether Government has implemented measures to ensure the inclusion of marginalized groups, particularly in rural and underserved areas, under the Special Campaigns for Enrolling Individuals in Financial Inclusion Schemes, if so, the details thereof;
- (b) whether Government has state-wise data on enrolment figures under major financial inclusion schemes since 2019, if so, the details thereof; and
- (c) whether Government has State-wise details on the implementation of financial inclusion schemes, including the number of beneficiaries and the funds allocated and disbursed under each scheme since 2019, if so, the details thereof?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) The Government initiated the National Mission for Financial Inclusion (NMFII), namely the Pradhan Mantri Jan Dhan Yojana (PMJDY) in August, 2014 to provide universal banking services for every unbanked adult based on the guiding principles of banking the unbanked, securing the unsecured, funding the unfunded and serving unserved and underserved areas. A total of 55.02 crore Jan-Dhan accounts have been opened till 07.03.2025, out of which, 36.63 crore accounts are in rural and semi-urban areas.

In addition to the PMJDY, the following schemes have also been launched to provide affordable financial services for all, especially marginalized and underserved populations:

i. Pradhan Mantri Suraksha Bima Yojana (PMSBY): The Scheme is a one-year personal accident insurance scheme, renewable from year to year, offering coverage of Rs. 2 lakh for death or permanent total disability and Rs. 1 lakh for permanent partial disability due to an accident at a premium of Rs. 20/- per annum. It is available to people in the age group of 18 to 70 years having a bank account who give their consent to join the scheme.

As on 07.03.2025, cumulative enrolment under PMSBY is 50.30 crore.

ii. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): The Scheme is a one-year life insurance scheme, renewable from year to year, offering coverage of Rs. Two lakh for death due to any reason at a premium of Rs. 436/- per annum and is available to people in the age group of 18 to 50 years having a bank account who give their consent to join the scheme.

As on 07.03.2025, cumulative enrolment under PMJJBY is 23.21 crore.

iii. Atal Pension Yojana: The Scheme aims to provide monthly pension to eligible subscribers with age limit of 18 to 40 years not covered under any organized pension Scheme. Under this scheme, the subscribers would receive the fixed minimum pension of Rs. 1000, Rs. 2000, Rs. 3000, Rs. 4000 and Rs. 5000 per month, at the age of 60 years, depending on the contributions.

As on 07.03.2025, enrolments under this scheme are 7.49 crore.

iv. Pradhan Mantri Mudra Yojana (PMMY): The Scheme provide access to institutional finance to micro/small business units up to Rs.20 lakh for income generating activities such as manufacturing, trading, services, activities allied to agriculture.

As on 28.02.2025, 52.07 crore loans amounting to Rs. 33.19 lakh crore have been sanctioned since inception of the Scheme.

v. Stand Up India Scheme (SUPI): The Scheme aims to promote entrepreneurship among people from Schedule caste/Schedule tribe and woman. The Scheme facilitates bank loans between Rs.10 lakh and Rs.1 crore to one Scheduled Caste/ Scheduled Tribe borrower and one-woman borrower per bank branch of Scheduled Commercial Banks for setting up greenfield enterprises in trading, manufacturing and services sector.

As on 07.03.2025, 2.67 lakh loans amounting to Rs. 60,504 crores have been sanctioned since inception of the Scheme.

vi. PM Vishwakarma Scheme: The Scheme, launched on 17.09.2023, is being administered jointly by Ministry of Small & Medium Enterprises (MSME) and Ministry of Skill Development & Enterprises and Department of Financial Services. It aims to provide end-to end holistic support to traditional artists and craftspeople engaged in 18 identified trades through access to skill training, collateral-free credit, modern tools, market linkage support and incentive for digital transactions.

vii. Prime Minister Street Vendor's Atma Nirbhar Nidhi (PMSVANidhi): The Scheme is being administered by Ministry of Housing & Urban Affairs (MoHUA). It was launched on June 01, 2020 with the main objective of providing relief to street vendors affected by Covid-19 lockdown. The Scheme envisages empowering street vendors by not only extending loans to them but also for their holistic economic development.

Further, from time to time, camps are conducted at village level to promote awareness about various financial inclusion schemes and to enrol more people under these schemes.

(b) and (c) The state-wise data is given at Annexure-I, II, III & IV.

Annexure as referred in reply to Rajya Sabha Unstarred Question No.1993 for answer on 18.03.2025

State-wise performance of Flagship Schemes

S.No.	State/UT	No. of PMJDY Accounts		PMJJBY Enrollments		PMSBY Enrollments		No. of Subscribers under APY	
		26.02.2025	Mar'19	26.02.2025	Mar'19	26.02.2025	Mar'19	28.02.2025	Mar'19
1	Andaman & Nicobar	61,786	50,440	85,536	16,344	1,68,892	32,384	13,100	2,101
2	Andhra Pradesh \$\$	1,57,10,430	97,37,620	3,23,03,646	1,84,03,753	5,41,75,460	2,76,77,965	37,57,547	9,22,995
3	Arunachal Pradesh	4,61,919	2,83,029	2,49,940	41,351	4,46,514	68,747	34,403	5,033
4	Assam	2,47,84,914	1,48,88,111	50,23,723	7,68,887	1,29,67,012	20,14,982	18,09,291	3,07,921
5	Bihar	6,27,64,656	3,97,19,199	1,73,47,076	17,84,268	3,40,74,224	61,33,566	66,47,047	14,59,116
6	Chandigarh	3,35,667	2,44,421	1,45,685	57,786	4,27,352	2,06,202	73,098	18,837
7	Chhattisgarh	1,82,32,816	1,40,52,791	77,70,914	13,09,477	1,61,45,796	53,29,079	13,77,055	2,61,948
8	Dadra & Nagar Haveli and Daman & Diu	2,39,681	1,63,637	1,46,796	42,013	2,74,104	88,145	40,041	14,937
9	Delhi	66,91,939	43,28,672	23,86,879	9,60,699	62,42,967	24,80,313	9,03,733	2,30,786
10	Goa	2,15,509	1,58,686	3,48,763	1,25,500	7,34,770	2,67,898	1,04,416	32,185
11	Gujarat	1,91,97,160	1,37,31,181	92,13,702	25,92,635	1,94,78,357	61,57,878	26,74,231	6,94,074
12	Haryana	1,05,30,715	70,67,630	46,80,714	9,82,108	1,10,03,481	33,82,671	16,63,205	3,12,718
13	Himachal Pradesh	19,83,900	11,67,747	11,93,050	2,93,265	30,10,214	11,08,678	5,55,093	97,151
14	Jammu & Kashmir	23,06,093	21,03,400	10,34,889	3,25,685	22,41,341	7,73,088	2,32,397	54,301
15	Jharkhand	1,95,43,087	1,23,51,111	76,60,904	6,28,527	1,42,61,663	23,09,309	21,87,845	3,60,977
16	Karnataka	2,03,27,246	1,39,22,282	1,47,06,261	34,89,813	2,27,40,877	79,82,912	42,37,423	10,92,081
17	Kerala	67,91,507	38,33,764	39,90,907	9,10,000	1,07,75,237	45,65,471	14,16,840	3,53,221
18	Ladakh	18,140	-	33,525	-	65,389	-	6,482	1,891
19	Lakshadweep	10,219	5,260	5,949	1,843	28,978	5,832	2,860	407
20	Madhya Pradesh	4,49,86,167	3,06,18,829	1,44,22,579	22,89,091	3,47,53,839	89,10,152	43,86,633	8,28,611
21	Maharashtra	3,63,91,828	2,47,75,860	1,65,65,674	40,63,128	3,70,88,942	97,89,875	71,45,828	11,95,690
22	Manipur	11,16,749	8,98,219	3,70,148	38,836	5,93,180	1,14,254	65,201	10,824
23	Meghalaya	8,34,290	4,72,318	5,26,449	51,170	9,42,585	99,518	71,489	13,446
24	Mizoram	4,09,211	2,99,319	3,54,604	58,423	5,34,223	90,785	26,956	6,504

25	Nagaland	4,07,163	2,62,973	2,14,661	22,080	4,84,832	55,169	37,660	4,488
26	Odisha	2,27,95,844	1,40,62,608	1,04,45,391	13,11,691	2,24,19,687	46,22,750	27,57,456	5,23,928
27	Puducherry	2,46,499	1,49,614	2,28,502	73,010	5,41,723	2,17,732	98,003	31,818
28	Punjab	94,90,608	66,67,539	44,81,389	7,41,489	1,26,43,945	40,76,230	21,53,239	4,78,262
29	Rajasthan	3,67,57,471	2,49,45,505	1,33,98,183	18,64,641	2,64,13,237	61,35,744	39,40,980	7,31,660
30	Sikkim	94,796	92,721	1,45,167	31,932	2,73,020	58,967	41,867	8,155
31	Tamil Nadu	1,69,96,282	1,00,25,293	99,18,984	28,50,087	2,46,33,621	85,34,853	48,60,548	12,33,391
32	Telangana	1,24,60,083	95,42,815	81,05,131	22,11,776	1,73,76,730	63,94,386	23,80,599	5,74,416
33	Tripura	11,11,162	8,71,739	5,34,930	1,26,334	13,43,494	4,14,039	2,73,966	43,328
34	Uttar Pradesh	9,78,10,995	5,48,44,466	2,85,81,718	40,77,889	7,38,70,913	1,62,64,264	1,22,23,366	23,08,745
35	Uttarakhand	38,32,459	24,33,458	16,40,358	3,81,278	49,58,112	15,99,745	8,12,890	1,57,846
36	West Bengal	5,37,09,210	3,38,89,973	1,30,15,191	17,54,621	3,34,21,497	77,62,055	57,60,009	10,44,493
	Others				58,67,504		1,34,48,078		
Total		54,96,58,201	35,26,62,230	23,12,77,918	5,46,81,430	50,15,56,208	15,91,73,716	7,47,72,797	1,54,18,285

Source: Banks, PFRDA, MLIs, SIDBI

*** Ladakh was established as a union territory of India on 31 October, 2019. Prior to this data of Ladakh is included in J&K.*

\$\$ Data during 2018-20 included 1.65 crore beneficiaries of converged schemes; later included in 'Others' from 2021 onwards.

Annexure as referred in reply to Rajya Sabha Unstarred Question No.1993 for answer on 18.03.2025

State-wise performance of Flagship Schemes

S.No.	State/UT	Pradhan Mantry Mudra Yojana (PMMY) (as on 28.02.2025)			Pradhan Mantry Mudra Yojana (PMMY) (Mar'19)			Stand-Up Indian (SUI) (as on 28.02.2025)			Stand-Up Indian (SUI) (Mar'19)		
		No of A/Cs sanctioned	Sanctioned Amt	Disbursement Amt	No of A/Cs sanctioned	Sanctioned Amt	Disbursement Amt	No of A/Cs sanctioned	Sanctioned Amt	Disbursement Amt	No of A/Cs sanctioned	Sanctioned Amt	Disbursement Amt
1	Andaman & Nicobar	54,113	1,154.51	1,132.06	35,623	492.89	481.14	395	81.25	44.45	89	17.08	9.72
2	Andhra Pradesh	1,01,66,870	1,21,007.69	1,17,042.28	29,67,809	34,453.56	32,405.94	15,101	3,408.59	2,391.68	5,099	1,226.59	784.47
3	Arunachal Pradesh	1,37,575	1,788.44	1,731.35	36,193	383.37	367.72	940	185.57	80.80	160	40.04	32.33
4	Assam	1,14,28,299	64,514.26	63,037.40	58,18,998	23,333.81	22,921.65	3,622	838.35	451.38	1,534	323.14	190.01
5	Bihar	5,91,31,357	2,95,539.14	2,81,943.31	1,65,22,656	60,069.82	57,316.61	9,286	1,820.69	1,126.60	3,284	621.26	359.19
6	Chandigarh	1,96,358	3,307.66	3,206.21	89,916	1,287.70	1,247.36	684	163.54	94.99	311	62.95	40.54
7	Chhattisgarh	98,76,372	61,121.26	58,220.38	36,88,303	16,300.27	15,434.83	5,205	1,318.13	737.21	2,279	531.68	255.97
8	Dadra & Nagar Haveli and Daman & Diu	41,740	738.61	712.39	13,781	193.77	187.84	173	46.59	34.82	2,783	647.56	395.97
9	Delhi	35,18,927	40,918.14	40,015.83	15,98,877	16,929.07	16,549.66	6,705	1,629.29	978.22	2,783	647.56	395.97
10	Goa	3,81,054	5,400.98	5,178.81	1,60,938	1,791.37	1,710.51	917	205.82	119.67	314	60.07	41.22
11	Gujarat	1,56,31,752	1,28,974.44	1,27,107.46	55,17,293	38,419.97	37,788.17	18,673	5,360.71	3,182.16	6,537	1,858.98	1,136.10
12	Haryana	94,68,110	72,701.13	70,580.40	33,30,457	20,569.52	19,876.77	8,299	1,831.88	986.94	2,990	667.40	403.57
13	Himachal Pradesh	11,20,766	22,397.89	21,262.24	3,80,002	6,540.42	6,173.36	3,404	818.51	359.37	1,081	208.43	109.80
14	Jammu & Kashmir	21,33,342	47,436.94	45,815.92	3,74,607	8,643.65	8,282.60	1,700	368.93	162.09	666	134.56	57.57
15	Jharkhand	1,52,53,328	79,803.32	77,672.57	45,46,100	19,348.09	18,687.93	4,439	921.06	592.16	1,751	361.80	222.19
16	Karnataka	4,96,64,726	3,06,316.84	3,02,146.41	1,87,68,616	87,868.98	85,606.24	16,451	3,652.43	2,274.43	4,534	1,035.35	659.17
17	Kerala	1,69,85,782	1,17,858.82	1,16,034.73	62,23,795	32,784.67	32,117.50	10,134	1,946.31	1,226.47	2,520	517.79	357.77

18	Ladakh	63,308	1,936.01	1,904.40	9,282	377.35	368.87	635	124.33	54.37	71	10.88	8.19
19	Lakshadweep	12,184	186.11	178.00	2,883	32.54	27.05	3	0.63	0.43	1	0.33	0.33
20	Madhya Pradesh	3,09,34,148	1,80,575.56	1,74,183.16	1,13,76,089	50,897.26	49,111.05	13,334	3,313.14	1,805.21	3,953	896.35	439.83
21	Maharashtra	4,17,40,196	2,79,136.84	2,74,402.02	1,48,61,820	80,283.48	78,357.37	24,689	5,881.67	2,961.88	6,903	1,580.73	991.67
22	Manipur	4,60,165	3,124.66	2,946.62	1,65,211	868.34	807.40	489	104.32	69.31	171	35.13	19.00
23	Meghalaya	2,92,492	2,928.31	2,859.62	1,07,486	842.62	823.55	651	153.80	73.73	186	41.29	22.72
24	Mizoram	1,63,702	2,858.99	2,740.02	43,003	577.38	536.85	683	160.47	102.88	207	49.10	31.53
25	Nagaland	1,58,596	2,340.12	2,218.65	47,774	498.93	456.55	947	211.24	116.28	272	52.46	31.94
26	Odisha	3,35,67,998	1,52,509.97	1,49,461.55	1,25,84,774	40,915.39	39,437.44	8,050	1,904.65	1,369.32	2,902	584.18	325.19
27	Puducherry	12,15,650	7,650.93	7,550.59	5,41,475	2,972.54	2,921.76	541	127.84	80.02	208	46.86	32.81
28	Punjab	96,77,658	78,314.28	75,157.92	33,62,314	23,219.87	22,496.43	9,177	2,009.68	1,071.73	2,901	595.19	345.08
29	Rajasthan	2,23,36,127	1,74,712.63	1,71,837.77	68,38,983	45,878.60	44,582.69	14,670	3,319.17	1,537.83	4,427	956.71	567.08
30	Sikkim	1,70,246	1,739.71	1,688.00	75,030	484.13	466.18	667	103.88	59.87	206	28.56	14.65
31	Tamil Nadu	5,80,63,665	3,26,932.14	3,23,647.76	2,33,92,251	93,490.55	92,042.04	25,873	5,706.80	2,761.62	8,901	1,991.01	1,198.38
32	Telangana	76,95,919	73,635.46	72,261.88	26,54,974	22,037.82	21,566.52	13,979	3,244.10	1,902.75	5,669	1,334.44	622.17
33	Tripura	31,71,318	17,902.40	17,533.83	11,62,366	4,710.35	4,592.89	635	125.84	80.15	176	32.06	15.22
34	Uttar Pradesh	5,13,32,213	3,23,276.91	3,14,360.86	1,60,60,107	75,826.96	72,697.90	27,916	5,808.38	3,267.43	11,374	2,292.00	1,306.22
35	Uttarakhand	32,78,277	31,304.57	30,442.77	12,04,709	9,309.45	8,983.79	3,820	925.20	643.05	1,607	365.58	225.39
36	West Bengal	5,11,86,301	2,87,327.75	2,82,322.94	1,80,18,387	70,743.21	69,083.49	14,447	2,680.76	1,648.79	5,924	1,101.36	628.00
	Others												
Total		52,07,10,634	33,19,373.42	32,40,538.11	18,25,82,882	8,93,377.70	8,66,515.65	2,67,334	60,503.59	34,450.13	92,057	20,332.11	11,899.08

Source: Banks, PFRDA, MLIs, SIDBI

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\$\$ Data during 2018-20 included 1.65 crore beneficiaries of converged schemes; later included in 'Others* from 2021 onwards.

Annexure as referred in reply to Rajya Sabha Unstarred Question No.1993 for answer on 18.03.2025

States/UTs wise status of PM Vishwakarma Scheme (as on 13.03.2025)

Sr. No.	State Name	No. of Applications	Sanctioned	Disbursed
1.	KARNATAKA	3,28,169	94,776	68,939
2.	RAJASTHAN	1,42,988	42,155	35,665
3.	MAHARASHTRA	1,20,059	31,118	20,515
4.	GUJARAT	1,08,361	37,670	25,599
5.	MADHYA PRADESH	1,21,037	28,778	22,243
6.	ANDHRA PRADESH	1,15,748	30,167	20,894
7.	TELANGANA	47,278	20,836	18,677
8.	BIHAR	52,600	10,310	7,938
9.	ASSAM	43,485	10,931	9,268
10.	UTTAR PRADESH	43,308	8,546	6,395
11.	ODISHA	42,851	9,474	7,589
12.	JAMMU AND KASHMIR	34,718	12,316	7,106
13.	CHHATTISGARH	26,431	6,461	4,032
14.	HARYANA	17,697	5,177	4,243
15.	JHARKHAND	13,825	3,293	2,670
16.	TRIPURA	10,147	3,143	2,857
17.	KERALA	7,041	2,786	2,408
18.	GOA	4,964	553	345
19.	HIMACHAL PRADESH	3,978	1,256	1,058
20.	MANIPUR	4,084	664	518
21.	PUNJAB	3,924	912	736
22.	UTTARAKHAND	3,245	598	454
23.	LADAKH	1,447	340	303
24.	NAGALAND	847	139	120
25.	SIKKIM	254	51	30
26.	DADRA AND NAGAR HAVELI AND DAMAN AND DIU	141	52	49
27.	MIZORAM	225	21	13
28.	DELHI	217	33	22
29.	ARUNACHAL PRADESH	187	47	16
30.	ANDAMAN AND NICOBAR ISLANDS	94	42	30
31.	PUDUCHERRY	95	54	48
32.	CHANDIGARH	59	15	14
33.	MEGHALAYA	20	5	2
34.	LAKSHADWEEP	23	-	-
	Total	12,99,547	3,62,719	2,70,796

Source: PM Vishwakarma portal

PM Vishwakarma scheme was launched on 17.09.2023 and sanctioning of loans under the Scheme began w.e.f. April 2024.

Annexure-IV					
Annexure as referred in reply to Rajya Sabha Unstarred Question No.1993 for answer on 18.03.2025					
States/UTs wise status of PM SVANidhi Scheme (as on 16.03.2025)					
Sr. No.	States/UTs	Applications Sanctioned	Sanctioned Amount (Rs. In Crore)	Disbursed out of sanctioned	Disbursed Amount (Rs. In Crore)
1.	ANDAMAN AND NICOBAR ISLANDS	1,039	1.92	1,019	1.87
2.	ANDHRA PRADESH	5,33,850	815.34	5,21,560	783.24
3.	ARUNACHAL PRADESH	7,855	13.12	7,539	12.57
4.	ASSAM	1,82,051	273.39	1,79,223	267.33
5.	BIHAR	1,68,297	218.34	1,62,813	209.30
6.	CHANDIGARH	8,756	14.91	8,481	14.30
7.	CHHATTISGARH	1,33,120	195.71	1,29,113	188.49
8.	DELHI	2,51,843	324.46	2,36,402	297.25
9.	GOA	2,785	5.00	2,703	4.82
10.	GUJARAT	7,09,990	1,065.79	6,92,495	1,030.18
11.	HARYANA	2,14,339	274.95	2,06,064	261.44
12.	HIMACHAL PRADESH	10,185	19.43	10,020	18.94
13.	JAMMU AND KASHMIR	28,810	49.46	27,751	46.89
14.	JHARKHAND	1,11,416	147.48	1,09,595	144.26
15.	KARNATAKA	5,88,396	873.35	5,62,123	827.77
16.	KERALA	1,57,296	204.81	1,52,787	196.63
17.	LADAKH	826	1.51	802	1.46
18.	LAKSHADWEEP	0	0.00	0	0.00
19.	MADHYA PRADESH	13,81,362	2,151.03	13,42,166	2,067.63
20.	MAHARASHTRA	11,40,643	1,513.83	10,85,177	1,411.29
21.	MANIPUR	14,077	20.21	13,975	19.96
22.	MEGHALAYA	5,283	7.30	5,194	7.16
23.	MIZORAM	3,615	4.98	3,458	4.70
24.	NAGALAND	4,887	6.94	4,791	6.82
25.	ODISHA	1,03,170	161.44	99,497	154.62
26.	PUDUCHERRY	5,397	8.55	5,280	8.10
27.	PUNJAB	2,24,031	293.12	2,14,066	275.77
28.	RAJASTHAN	2,50,529	323.63	2,44,393	312.08
29.	SIKKIM	1,516	1.80	1,481	1.74
30.	TAMIL NADU	5,76,992	833.55	5,65,568	808.11
31.	TELANGANA	7,27,536	1,250.12	7,20,352	1,226.81
32.	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	3,328	4.91	3,306	4.86
33.	TRIPURA	8,261	12.46	8,104	12.13
34.	UTTAR PRADESH	20,15,800	2,872.91	19,93,379	2,810.08
35.	UTTARAKHAND	43,588	67.59	42,696	65.36
36.	WEST BENGAL	2,42,050	279.12	2,36,641	269.85
	Grand Total	98,62,919	14,312.46	96,00,014	13,773.78

Source: PM SVANidhi Portal