

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA
UNSTARRED QUESTION NO. 243

ANSWERED ON TUESDAY, JULY 22, 2025/ 31 ASHADHA, 1947 (SAKA)

Unsatisfactory implementation of schemes by PSBs

243. Shri Ritabrata Banerjee:

Will the Minister of FINANCE be pleased to state:

- (a) whether the participation of Private Banks are not satisfactory as far as the implementation of Government schemes are concerned; and
- (b) if so, the details thereof during the last five years and if not, the reasons therefor?

Answer

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

(a) and (b): Performance of Private Banks in respect of implementation of Financial Inclusion (FI) Schemes is not commensurate with their presence in Banking Sector.

The contribution of Private Banks in FI Schemes in the country is Annexed.

Annexure as referred to in Part (b) of the Rajya Sabha Unstarred Question No. 243 for 22.07.2025 regarding "Unsatisfactory implementation of schemes by PSBs"

Pradhan Mantri Jan Dhan Yojana Accounts (figures in crore)		
As on	Country	Private Banks
Mar'20	38.33	1.27
Mar'21	42.20	1.28
Mar'22	45.06	1.33
Mar'23	48.65	1.42
Mar'24	51.95	1.62
Mar'25	55.18	1.83

Source: PSBs including sponsored RRBs and major private banks

Social Security schemes (figures in crore)				
As on	PMJJBY Enrollments		PMSBY Enrollments	
	Country *	Private Banks	Country *	Private Banks
31.05.2021	10.35	0.32	23.40	1.01
31.05.2022	12.89	0.35	28.63	1.06
31.05.2023	16.31	0.37	34.41	1.11
31.05.2024	20.17	0.42	44.34	1.32
31.05.2025	23.77	0.52	51.30	2.00

*includes enrolments under converged schemes

Source : Banks (for universal schemes) and insurance companies (for converged schemes)

Atal Pension Yojana		
APY subscribers		
As on	Country Total	Private Banks
Mar'21	3,02,15,800	4,99,299
Mar'22	4,01,27,279	6,01,772
Mar'23	5,20,58,664	5,13,677
Mar'24	6,43,52,154	5,44,603
Mar'25	7,60,90,481	9,65,042

Source: PFRDA

Annexure as referred to in Part (b) of the Rajya Sabha Unstarred Question No. 243 for 22.07.2025 regarding "Unsatisfactory implementation of schemes by PSBs"

Pradhan Mantri Mudra Yojana (Amount in Rs. Crore)				
	Country Total		Private Banks (Out of Total)	
Financial Year	A/Cs sanctioned	Sanctioned Amount	A/Cs sanctioned	Sanctioned Amount
2020-21	5,07,35,046	3,21,759	2,00,37,222	93,342
2021-22	5,37,95,526	3,39,110	2,45,49,895	1,17,679
2022-23	6,23,10,598	4,56,538	2,61,47,399	1,41,400
2023-24	6,67,77,013	5,41,013	2,72,69,531	1,75,277
2024-25	5,46,61,648	5,52,802	2,09,76,087	1,73,028

Source: As per data uploaded by Member Lending Institutions on Mudra portal

Stand-Up India Scheme (in Rs.crore)				
	Country		Private Banks	
Financial Year	A/Cs Sanctioned	Sanctioned Amt	A/Cs Sanctioned	Sanctioned Amt
FY19-20	20,256	4,845.16	3,075	712
FY20-21	15,616	3,781.19	2,875	844
FY21-22	19,744	4,499.10	1,936	515
FY22-23	39,875	8,937.81	2,510	675
FY23-24	39,576	8,878.92	2,540	792
FY24-25	47,057	11,179.42	10,696	3,252

Source: SIDBI