

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
LOK SABHA  
STARRED QUESTION No. \* 242  
TO BE ANSWERED ON 2<sup>nd</sup> DECEMBER, 2016 (FRIDAY)/AGRAHAYANA 11, 1938  
(SAKA)

**PMJDY Accounts**

\*242. **SHRI S.P. MUDDAHANUME GOWDA :**

Will the Minister of FINANCE be pleased to state:

- (a) the salient features and number of accounts opened in the Pradhan Mantri Jan Dhan Yojana (PMJDY) and other financial inclusion programme/scheme, Bank-wise in the recent past;
- (b) the norms/criteria laid down for availing overdraft facility under PMJDY;
- (c) the number of PMJDY account holders who availed this facility and the total amount disbursed upto October, 2016; and
- (d) whether the Government proposes to enhance the overdraft facility to PMJDY account holders and if so, the details thereof and the time by which the final decision is likely to be taken in this regard?

**Answer**

**THE FINANCE MINISTER  
(SHRI ARUN JAITLEY)**

(a) to (d):- A Statement is laid on the Table of the House.

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**Statement referred to in reply to parts (a) to (d) of Lok Sabha Starred Question No. \*242 (2<sup>nd</sup> Position) for 2<sup>nd</sup> December, 2016 by SHRI S.P. Muddahanume Gowda, M.P. regarding "PMJDY Accounts".**

(a) Pradhan Mantri Jan-Dhan Yojana (PMJDY) envisages universal access to financial service with at least one basic banking account for every household, financial literacy, access to credit, micro-insurance and pension. The beneficiaries under the Yojana get a RuPay Debit Card having inbuilt accident insurance cover of Rs.1.00 lakh. In addition there is a life insurance cover of Rs.30000/- to those people who opened their bank accounts for the first time between 15.08.2014 to 31.01.2015. As on 23.11.2016, 25.67 crore PMJDY accounts have been opened across the country. Bank-wise details given in **Annexure-1**.

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) provides social security benefits to poor and under-privileged persons. As on 23.11.2016, 3.07 crore, 9.78 crore and 0.34 crore persons were enrolled under PMJJBY, PMSBY and APY respectively. Bank wise details given in **Annexure-2**.

(b) to (d) A PMJDY account-holder is eligible for an Overdraft (OD) facility of upto Rs.5000/- after six months of satisfactory performance of saving/credit history. Upto October 2016, 23.75 lakh account holders have availed overdraft facility with disbursement of Rs.315.81 crore. There is no proposal to increase this limit.

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## Annexure - 1 to Lok Sabha Starred Question No. 242 for 02.12.2016

Number of Accounts opened under PMJDY as on 23.11.2016

Name of Bank	Number of Accounts
<b>PUBLIC SECTOR BANKS</b>	
Allahabad Bank	5729154
Andhra Bank	2255376
Bank of Baroda	16226489
Bank of India	15182142
Bank of Maharashtra	3702689
Bhartiya Mahila Bank	68938
Canara Bank	7768480
Central Bank of India	8512339
Corporation Bank	2688941
Dena Bank	3524933
IDBI Bank Ltd.	1145438
Indian Bank	3079574
Indian Overseas Bank	4078762
Oriental Bank of Commerce	3849141
Punjab & Sind Bank	1257173
Punjab National Bank	14528569
State Bank of Bikaner & Jaipur	3848741
State Bank of Hyderabad	2807063
State Bank of India	72510815
State Bank of Mysore	1034827
State Bank of Patiala	1209918
State Bank of Travancore	746909
Syndicate Bank	4139340
UCO Bank	7619672
Union Bank of India	6111436
United Bank of India	9345400
Vijaya Bank	1460008
<b>REGIONAL RURAL BANKS</b>	
Allahabad Bank	1001014
Andhra Bank	169511
Bank of Baroda	4797357
Bank of India	3480869
Bank of Maharashtra	701188
Canara Bank	1030548
Central Bank of India	4198235
Dena Bank	318198
Indian Bank	473628
Indian Overseas Bank	989110
Jammu & Kashmir Bank Ltd	95181
Punjab & Sind Bank	17965
Punjab National Bank	3383501
State Bank of Bikaner & Jaipur	2229081
State Bank of Hyderabad	907526
State Bank of India	7875558
State Bank of Mysore	366430
State Bank of Patiala	52905
Syndicate Bank	2488641
UCO Bank	1299562
Union Bank of India	908641
United Bank of India	6927308
<b>PRIVATE SECTOR BANKS</b>	
Axis Bank Ltd	634173
City Union Bank Ltd	83561
Federal Bank Ltd	464998
HDFC Bank Ltd	1720315
ICICI Bank Ltd	3145969
IndusInd Bank Ltd	467189
Jammu & Kashmir Bank Ltd	1270745
Karur Vysya Bank Ltd	162086
Kotak Mahindra Bank Ltd	184512
Lakshmi Vilas Bank Ltd	168995
Ratnakar Bank Ltd	95307
South Indian Bank Ltd	208236
Yes Bank Ltd	14175
<b>Grand Total</b>	<b>256764485</b>

**Annexure 2 to Lok Sabha Starred Q. No. 242 for 02.12.2016**

**Number of persons enrolled under the three Schemes till 23.11.2016**

Bank name	PMJJBY	PMSBY	APY
Allahabad Bank	954920	2928187	89286
Andhra Bank	762239	7051132	251791
Axis Bank Ltd	198328	796189	76765
Bank of Baroda	1915245	5564819	274088
Bank of India	1611480	4632710	286649
Bank of Maharashtra	933533	1690349	62028
Bhartiya Mahila Bank	25809	83526	4034
Canara Bank	2036427	4704495	108678
Central Bank of India	1911661	4115663	163608
City Union Bank Ltd	38352	53260	0
Corporation Bank	573695	1253449	34380
Dena Bank	636765	2604188	39922
Federal Bank Ltd	79283	182693	4803
HDFC Bank Ltd	878047	1546208	152028
ICICI Bank Ltd	363632	2577263	63255
IDBI Bank Ltd.	562643	1020649	47133
Indian Bank	822185	1952063	109297
Indian Overseas Bank	1090489	3185684	60857
IndusInd Bank Ltd	5706	113524	4845
Jammu & Kashmir Bank Ltd	187282	259136	14759
Karur Vysya Bank Ltd	98669	143631	3002
Kotak Mahindra Bank Ltd	130347	240463	211
Lakshmi Vilas Bank Ltd	20885	40333	438
Oriental Bank of Commerce	618133	3249036	41883
Punjab & Sind Bank	160915	860045	29932
Punjab National Bank	2048246	7898122	459209
Ratnakar Bank Ltd	5048	41836	542
South Indian Bank Ltd	59990	174833	5851
State Bank of Bikaner & Jaipur	250205	1054881	37570
State Bank of Hyderabad	682094	1314656	15094
State Bank of India	4578756	18143496	445229
State Bank of Mysore	348778	649266	34894
State Bank of Patiala	126817	962743	10507
State Bank of Travancore	122074	515869	18968
Syndicate Bank	1445697	4065409	147522
Tamilnad Mercantile Bank Ltd	56349	94684	15466
UCO Bank	780930	1768573	74714
Union Bank of India	1256521	2965680	87436
United Bank of India	859216	3071544	70709
Vijaya Bank	493394	1588719	37935
Yes Bank Ltd	8926	11316	2561
Rural Cooperative Banks	659316	1918881	409
Urban Cooperative Banks	341408	713255	0
<b>Grand Total</b>	<b>30740435</b>	<b>97802458</b>	<b>3388288</b>