

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

UN-STARRED QUESTION No. 1361

TO BE ANSWERED ON 22 DECEMBER 2017 (FRIDAY) / PAUSHA 1, 1939 (SAKA)

PMJDY

1361. SHRI VINOD LAKHAMASHI CHAVDA:

SHRI G.M. SIDDESHWARA:

SHRI HARISHCHANDRA CHAVAN:

Will the Minister of FINANCE be pleased to state:

(a) the total number of account holders/beneficiaries under the Pradhan Mantri Jan Dhan Yojana (PMJDY) in the country, State/UT-wise including Gujarat;

(b) whether these accounts have increased the work load of rural banks and the Government proposes to increase the number of banks of rural bank to ease the said load and if so, the details thereof;

(c) whether the Government has received any complaints regarding difficulty faced in opening of account under the PMJDY and if so, the total number of complaints received so far and the action taken by the Government thereon;

(d) whether the Government proposes to give debit and credit card to the PMJDY account holder and if so, the details thereof; and

(e) whether the Government also proposes to increase the limit of ATM use by the account holders of PMJDY and if so, the details thereof?

Answer

**The Minister of State in the Ministry of Finance
(SHRI SHIV PRATAP SHUKLA)**

(a) Total number of account-holders under the Pradhan Mantri Jan Dhan Yojana (PMJDY) State / UT-wise as on 13.12.2017 is Annexed.

(b) In addition to bank branches, banking services are also provided through Business Correspondents in rural areas to ease the workload.

(c) As an on-going process, complaints received in this regard are resolved in consultation with banks. Till 18.12.2017, 846 such complaints were received.

(d) PMJDY guidelines envisage issuance of RuPay Debit card having inbuilt accident insurance cover of Rs.1 lakh to PMJDY account holders. As on 13.12.2017, 23.14 crore RuPay Debit cards have been issued.

(e) Accounts opened under PMJDY are Basic Savings Bank Deposit (BSBD) accounts. As per extant guidelines issued by Reserve Bank of India, BSBD accounts are allowed a maximum of four withdrawals in a month, including ATM withdrawals.

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Total number of account-holders under PMJDY as on 13.12.2017		
S.No	State/UT	Number of PMJDY account-holders
1	Andaman & Nicobar Islands	51,443
2	Andhra Pradesh	89,69,054
3	Arunachal Pradesh	2,53,390
4	Assam	1,25,61,428
5	Bihar	3,24,10,600
6	Chandigarh	2,44,573
7	Chhattisgarh	1,28,39,351
8	Dadra & Nagar Haveli	88,220
9	Daman & Diu	41,364
10	Delhi	39,34,655
11	Goa	1,50,368
12	Gujarat	1,15,98,642
13	Haryana	64,36,519
14	Himachal Pradesh	9,76,710
15	Jammu & Kashmir	19,39,689
16	Jharkhand	1,09,39,698
17	Karnataka	1,15,65,005
18	Kerala	34,81,899
19	Lakshadweep	5,162
20	Madhya Pradesh	2,66,64,665
21	Maharashtra	2,17,13,975
22	Manipur	7,78,821
23	Meghalaya	4,13,109
24	Mizoram	2,64,928
25	Nagaland	2,16,550
26	Odisha	1,21,66,961
27	Puducherry	1,59,621
28	Punjab	59,98,949
29	Rajasthan	2,39,00,599
30	Sikkim	94,518
31	Tamil Nadu	88,95,638
32	Telangana	89,46,110
33	Tripura	8,11,568
34	Uttar Pradesh	4,62,92,229
35	Uttarakhand	21,27,648
36	West Bengal	2,94,04,041
	Total	30,73,37,700

Source: Public Sector Banks, Regional Rural Banks, 13 major Private Sector Banks