

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

**UN-STARRED QUESTION No. 2498**

TO BE ANSWERED ON 9 MARCH 2018(FRIDAY)/PHALGUNA 18, 1939 (SAKA)

**Debit and Credit Card to PMJDY Account Holders**

2498. SHRI VINOD LAKHAMASHI CHAVDA:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government proposes to give debit and credit card to the Pradhan Mantri Jan Dhan Yojana account holders;
- (b) if so, the details thereof; and
- (c) whether the Government also proposes to increase the limit of ATM use by such account holders and if so, the details thereof?

**Answer**

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

- (a) to (b) Pradhan Mantri Jan-Dhan Yojana (PMJDY) envisages issuance of RuPay debit cards to all Jan-Dhan account holders. As on 28.2.2018, 23.56 crore RuPay debit cards have been issued to Jan-Dhan account holders.
- (c) 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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