

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

UN-STARRED QUESTION No. 4725

TO BE ANSWERED ON 23 MARCH 2018 (FRIDAY) /CHAITRA 2, 1940 (SAKA)

Jan Dhan Yojana

4725. SHRI GEORGE BAKER:

SHRI ANIL SHIROLE:

SHRI PARBHUBHAI NAGARBHAI VASAVA:

SHRI ARJUN LAL MEENA:

SHRI MANSUKHBHAI DHANJIBHAI VASAVA:

DR. BOORA NARSAIAH GOUD:

SHRI RAJAN VICHARE:

Will the Minister of FINANCE be pleased to state:

- (a) the salient features of the Pradhan Mantri Jan Dhan Yojana (PMJDY) along with its present status;
- (b) the number of accounts targeted and opened and the number of accounts linked with Aadhaar so far under this yojana across the country since inception, State/ UT-wise including West Bengal, Maharashtra and Gujarat;
- (c) whether the cases of opening of multiple accounts of any single person have come to the notice of the Government under this yojana after linking the bank account with Aadhaar, if so, the details thereof, State/UT-wise;
- (d) whether banks are likely to close about 8 lakh such multiple accounts opened under PMJDY, if so, the details thereof along with other corrective steps taken/ being taken by the Government in this regard; and
- (e) whether PMJDY accounts are being used as Direct Benefit Transfer accounts and vice versa for transfer of funds to the beneficiaries under various welfare schemes, if so, the details thereof?

Answer

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

- (a) The basic pillars of the Pradhan Mantri Jan Dhan Yojana (PMJDY) are : (i) universal access to banking services through branches or business correspondents within reasonable distance ; (ii) basic banking accounts with overdraft facility and RuPay debit card with inbuilt personal accident insurance ; (iii) financial literacy programme ; (iv) creation of credit guarantee fund to cover defaults in overdraft accounts ; (v) micro-insurance to all willing and eligible persons for life and personal accident risks and (vi) unorganised sector pension schemes to all willing and eligible persons to ensure guaranteed pension in old age.

The present status of the PMJDY Scheme is as follows :

(i) All rural and semi urban areas are constituted into 1.59 lakh Sub-Service Areas (SSAs), of 1,000 to 1,500 households, of which 0.33 lakh SSAs are covered by bank branches and 1.26 lakh SSAs by interoperable Bank Mitras.

(ii) As on 14.3.2018, 31.34 crore Jan-Dhan accounts have been opened, 23.62 crore RuPay cards have been issued, overdraft sanctioned to 70.15 lakh account-holders and accident insurance claims paid for 2,589 Jan-Dhan RuPay card-holders.

(iii) As per Reserve Bank of India, 12,282 special camps and 17,464 target specific camps have been organised by the financial literacy centres (FLCs) and 58,489 camps by the rural bank branches, during the second quarter of 2017-18.

(iv) Micro Units Development and Refinance Agency Limited (MUDRA) provides the credit guarantee for micro-credit including overdraft.

(v) On 13.3.2018, there are 13.46 crore enrolments for Pradhan Mantri Suraksha Bima Yojana (PMSBY) covering accident insurance and 5.32 crore enrolments for Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) covering life insurance.

(vi) 92.04 lakh enrolments are made under Atal Pension Yojana.

(b) The initial estimated target of PMJDY was to cover 6 crore uncovered rural households and 1.5 crore uncovered urban households with at least one Jan-Dhan account. Subsequently, it is being targeted to cover all the uncovered adult population in the country. As on 14.3.2018, a total of 31.34 crore Jan-Dhan accounts have been opened, including 18.45 crore in rural / semi-urban areas and 12.89 crore in urban / metro areas. Out of these, 23.27 crore Jan-Dhan accounts have been seeded with Aadhaar. State / Union Territory wise position of Aadhaar seeded Jan-Dhan accounts is at Annexure.

(c) and (d) As per RBI guidelines dated 10.8.2012, any holder of a Basic Savings Bank Deposit (BSBD) account, including Jan-Dhan account, is not allowed to have any other savings account in the same bank ; and, existing savings bank deposit account in the bank, if any, has to be closed within 30 days of opening a BSBD account. Banks compliance with these RBI guidelines is based on information available in its own Core banking Solution (CBS) system. This is a continual process.

(e) PMJDY guidelines envisage channelling direct benefit transfer (DBT) from the Government to the beneficiaries' Jan-Dhan accounts. DBT may also be remitted into accounts other than Jan-Dhan accounts of beneficiaries.

Annexure			
Lok Sabha Un -starred Question no. 4725 for 23.3.2018			
State / Union Territory wise position of Aadhaar seeded Jan Dhan accounts as on 14.03.2018			
S.No	State Name	Total Accounts	Aadhaar Card Seeded
1	Andaman & Nicobar Islands	53791	43785
2	Andhra Pradesh	9030704	8335741
3	Arunachal pradesh	251809	103564
4	Assam	12737299	251860
5	Bihar	33732899	23893425
6	Chandigarh	246782	203556
7	Chhattisgarh	13027850	10048193
8	Dadra & Nagar haveli	92495	76629
9	Daman & Diu	41908	36814
10	Delhi	4035392	3411968
11	Goa	146617	112510
12	Gujarat	11912407	9230112
13	Haryana	6483937	5559500
14	Himachal Pradesh	987964	864262
15	Jammu & Kashmir	1947778	888513
16	Jharkhand	11168808	10024755
17	Karnataka	11690121	9221774
18	Kerala	3560904	2806365
19	Lakshadweep	5205	4469
20	Madhya Pradesh	27239425	21284515
21	Maharashtra	22105494	18724235
22	Manipur	791278	512642
23	Meghalaya	416131	14768
24	Mizoram	267223	177764
25	Nagaland	218052	127688
26	Odisha	12387562	8885741
27	Puducherry	145080	114364
28	Punjab	6076120	5139762
29	Rajasthan	24265986	18455838
30	Sikkim	89066	75480
31	Tamil Nadu	8927150	6525757
32	Telangana	8979292	7769765
33	Tripura	827026	751549
34	Uttar Pradesh	47412151	34706795
35	Uttarakhand	2193899	1576663
36	West Bengal	29952184	22794048
Total		313447789	232755169