

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

STARRED QUESTION No.*169

TO BE ANSWERED ON 21 DECEMBER, 2018 (FRIDAY) /AGRAHAYANA 30, 1940
(SAKA)

Pradhan Mantri Jan-Dan Yojana

*169. SHRI GEORGE BAKER:
SHRI FEROZE VARUN GANDHI:

Will the Minister of FINANCE be pleased to state:

- (a) the salient features of the Pradhan Mantri Jan-Dhan Yojana (PMJDY);
- (b) the number of accounts opened under this Yojana so far specially in far flung areas, State/UT-wise;
- (c) the details of targets set and achievements made, funds allocated/ utilized, number of families benefited under this Yojana since its inception, the number of accounts having no transactions along with the details of limit of overdraft of its account holders and their age limit, State/UT-wise;
- (d) whether the Government is planning to change their overdraft limit with their age limit and extend the facilities of the Yojana to all Direct Benefit Transfer account holders, making it open-ended, if so, the details thereof and the reasons therefor; and
- (e) the time by which it is likely to be implemented?

Answer

**The Finance Minister
(SHRI ARUN JAITLEY)**

(a) to (e) A Statement is laid on the Table of the House.

Statement referred to in reply to parts (a) to (e) of Lok Sabha Starred Question No. *169 (9th Position) for 21st December, 2018 by Shri George Baker and Shri Feroze Varun Gandhi, M.P., regarding “Pradhan Mantri Jan-Dhan Yojana”:

(a) to (e): The salient features of **Pradhan Mantri Jan Dhan Yojana** (PMJDY), launched initially for a period of 4 years (in two phases) on 28th August 2014, are as under:

- (i) Universal access to banking facilities for all households across the country through a bank branch or a fixed point Business Correspondent (BC) within a reasonable distance with atleast one Basic Bank Account along with RuPay Debit card having an in-built accident insurance cover of Rs.1 lakh.
- (ii) An overdraft facility upto Rs.5000/- after satisfactory operation in the account for 6 months.
- (iii) A life cover of Rs.30,000/- to those beneficiaries who opened their accounts for the first time from 15.08.2014 to 31.01.2015.
- (iv) Financial literacy programme which aims to take financial literacy upto village level.
- (v) Expanding Direct Benefit Transfer (DBT) under various Government Schemes through bank accounts of the beneficiaries.
- (vi) Providing micro-insurance to the people.
- (vii) Unorganised sector Pension schemes through the Business Correspondents.

With a view to further consolidate the gains made through financial inclusion initiatives of the Government during the first two phases, PMJDY has been extended beyond 28.8.2018 with the focus for opening of accounts shifting from “every household” to “every unbanked adult”, with following modifications:

- (i) Accidental insurance cover for new RuPay card issued in respect of PMJDY accounts opened after 28.8.2018 raised from existing Rs.1 lakh to Rs. 2 lakh.
- (ii) Existing Overdraft (OD) limit revised from Rs. 5,000 to Rs. 10,000, with no conditions attached for OD upto Rs. 2,000.
- (iii) Age limit for availing OD facility revised from 18-60 years to 18-65 years.

60% of OD availed under PMJDY are eligible to be covered under Credit Guarantee Fund for Micro Units (CGFMU).

The initial estimated target under PMJDY was to cover 6 crore uncovered rural households and 1.5 crore uncovered urban households with at least one Jan-Dhan account.

As on 12.12.2018, a total of 33.55 crore accounts have been opened under PMJDY, out of which 19.86 crore accounts are in rural areas. State/ UT-wise position of accounts opened under PMJDY, number of operative PMJDY accounts (i.e. accounts having atleast one customer induced transaction during last two years) is **Annexed**.

As on 07.12.2018, 65.47 lakh accounts have been sanctioned OD facility, of which 30.75 lakh account-holders have availed this facility involving an amount of Rs. 340.19 crore. State-wise details of PMJDY account holders availing OD and their age limit is not centrally maintained.

All PMJDY account holders, including those receiving DBT are eligible for availing overdraft facility. The eligibility conditions for availing OD under PMJDY, inter alia, include that the account should be active with regular credit, which could be from Direct Benefit Transfer (DBT) or from other source.

Lok Sabha Starred Question no. *169 for 21.12.2018 on Pradhan Mantri Jan-Dhan Yojana

State-wise progress under Pradhanmantri Jan-Dhan Yojana as on 12.12.2018

S.No	State Name	Beneficiaries at rural/semi-urban centre bank branches	Beneficiaries at urban/metro centre bank branches	Total Beneficiaries	Balance in beneficiary accounts (in crore)	No of operative PMJDY accounts
1	Andaman & nicobar islands	36,104	15,171	51,275	23.13	33,244
2	Andhra pradesh	46,38,530	46,44,966	92,83,496	1,628.35	74,57,025
3	Arunachal pradesh	1,65,783	1,08,009	2,73,792	85.7	2,32,286
4	Assam	1,08,58,977	33,96,426	1,42,55,403	2,969.24	1,27,44,253
5	Bihar	2,36,35,092	1,38,93,707	3,75,28,799	8,417.25	3,04,94,901
6	Chandigarh	40,712	1,92,015	2,32,727	96.92	1,74,184
7	Chhattisgarh	88,73,190	48,64,369	1,37,37,559	2,619.28	1,12,53,473
8	Dadra & nagar haveli	88,655	18,162	1,06,817	43.99	71,460
9	Daman & diu	21,918	25,489	47,407	19.02	34,801
10	Delhi	4,96,506	36,82,130	41,78,636	1,608.53	31,21,105
11	Goa	1,07,758	44,211	1,51,969	86.26	1,07,631
12	Gujarat	68,03,659	60,77,939	1,28,81,598	3,676.32	77,62,921
13	Haryana	34,52,651	31,89,951	66,42,602	2,695.35	52,14,715
14	Himachal pradesh	8,69,494	1,31,336	10,00,830	509.37	8,12,236
15	Jammu & kashmir	17,30,775	3,09,473	20,40,248	855.01	12,90,138
16	Jharkhand	87,03,469	32,40,039	1,19,43,508	2,668.97	94,08,731
17	Karnataka	67,60,311	57,69,944	1,25,30,255	2,862.93	1,01,99,386
18	Kerala	16,52,796	19,14,726	35,67,522	1,098.07	26,91,260
19	Lakshadweep	4,419	686	5,105	8.79	3,779
20	Madhya pradesh	1,42,59,669	1,52,23,560	2,94,83,229	4,325.45	2,27,15,873
21	Maharashtra	1,15,29,984	1,20,87,000	2,36,16,984	5,035.36	1,77,54,634
22	Manipur	3,81,304	4,98,643	8,79,947	191.36	7,52,930
23	Meghalaya	3,91,754	70,514	4,62,268	216.69	4,01,776
24	Mizoram	1,12,339	1,84,424	2,96,763	81.21	2,27,667
25	Nagaland	1,10,444	1,43,254	2,53,698	45.71	1,88,903
26	Odisha	97,62,788	36,14,244	1,33,77,032	3,759.58	1,05,37,301
27	Puducherry	64,767	75,677	1,40,444	36.92	1,14,884
28	Punjab	35,00,569	26,28,553	61,29,122	2,361.21	47,12,434
29	Rajasthan	1,43,66,124	94,66,129	2,38,32,253	6,360.92	1,63,24,277
30	Sikkim	68,252	23,131	91,383	32.71	68,037
31	Tamil nadu	43,48,330	49,69,130	93,17,460	1,620.67	71,23,635
32	Telangana	47,78,396	45,46,444	93,24,840	1,469.81	65,14,475
33	Tripura	6,16,639	2,40,081	8,56,720	653	8,00,726
34	Uttar pradesh	3,13,80,966	2,06,35,682	5,20,16,648	14,882.64	3,57,57,321
35	Uttarakhand	14,71,059	8,75,498	23,46,557	978.61	16,47,352
36	West bengal	2,24,98,335	1,01,09,584	3,26,07,919	11,470.37	2,81,79,711
37	Total	19,85,82,518	13,69,10,297	33,54,92,815	85,494.69	25,69,29,465

Source: Banks