

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

UNSTARRED QUESTION NO. 1928

ANSWERED ON MONDAY, DECEMBER 19, 2022 / AGRAHAYANA 28, 1944 (SAKA)

PMJD and PM Bima Yojanas in Maharashtra

1928. SHRI SADASHIV KISAN LOKHANDE:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has started Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana in the country;
- (b) if so, the details thereof ;
- (c) whether the people in the State of Maharashtra especially Parliamentary constituency of Shirdi and Ahmadnagar district got benefit from the said yojanas; and
- (d) if so, the details thereof?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR BHAGWAT KARAD)

(a) to (d) With a view to increase banking penetration, promote financial inclusion and to provide at least one bank account per household across the country, a National Mission on Financial Inclusion (FI) known as **Pradhan Mantri Jan Dhan Yojana (PMJDY)** was announced on 15th August, 2014.

In order to give impetus to financial inclusion initiatives of the Government, PMJDY was extended beyond 14.08.2018. The Scheme was made more attractive with upward revision in (i) OD limit from Rs.5,000 to Rs.10,000 and (ii) accident insurance cover on RuPay card holders from Rs.1 lakh to Rs.2 lakh.

Pradhan Mantri Suraksha Bima Yojana (PMSBY): The Scheme was launched on pan-India basis on 09.05.2015 and provides renewable one-year accidental cover of Rs.2 lakh (death or permanent total disability) and Rs. 1 lakh (permanent partial disability) to all subscribing bank account holders in the age group of 18 to 70 years.

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): The Scheme was launched on pan-India basis on 09.05.2015 and provides renewable one-year term life cover of Rs.2 lakh to all subscribing bank account holders in the age group of 18 to 50 years, covering death due to any reason.

The progress in respect of above Schemes as on November'22 is tabulated as under:

In lakh

Particular	Total no. of PMJDY Accounts	PMJJBY cumulative enrolments	PMSBY cumulative enrolments
Ahmadnagar District including Shirdi	15.00	3.24	7.49
Maharashtra	322.70	93.14	213.71

Source: Banks
