

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

UNSTARRED QUESTION No. 770

Answered on Monday, December 12, 2022/ Agrahayana 21, 1944 (Saka)

PMJD Yojana

770. SHRIMATI MANJULATA MANDAL: SHRI GAJANAN KIRTIKAR: SHRI DHANUSH M. KUMAR: SHRI C.N. ANNADURAI:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has successfully completed eight years of implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY) and if so, the details thereof including the challenges faced by the Government while implementing it;
- (b) whether the Government has achieved the objective for which PMJDY was launched and if so, the details thereof;
- (c) the percentage of women covered under the Yojana in rural and semi-urban areas;
- (d) whether the Government has taken any step to cover all the people in rural areas under the Yojana and if so, the details and the outcome thereof;
- (e) the number of registered persons along with beneficiaries under PMJDY in different districts of the country including districts in Maharashtra and Tamil Nadu since inception of the scheme; and
- (f) the steps taken by the Government for coverage of maximum area under the Yojana?

Answer

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

(a) to (f) 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. PMJDY has been successful in increasing banking penetration and to promote financial inclusion across the country.

As on 30.11.2022, as informed by banks, 47.57 crore Jan Dhan accounts have been opened in the different districts of the country. Out of the total Jan Dhan accounts opened in Rural and Semi-urban areas, 55.8% accounts have been opened by women. As on 31.10.2022, district-wise details of bank accounts in the state of Maharashtra and Tamil Nadu opened under PMJDY is at **Annexure**.

PMJDY account can be opened at any branch or banking outlet manned by business correspondent.

**Annexure as referred to in part (e) of reply to the Lok Sabha question No. 770 for 12.12.2022 regarding
"PMJD Yojana"**

District-wise PMJDY accounts as on 31.10.2022

S.No.	District	State	Total No of Accounts
1	AHMEDNAGAR	MAHARASHTRA	14,69,068
2	AKOLA	MAHARASHTRA	5,41,172
3	AMRAVATI	MAHARASHTRA	8,16,210
4	AURANGABAD	MAHARASHTRA	13,90,417
5	BEED	MAHARASHTRA	11,97,373
6	BHANDARA	MAHARASHTRA	5,25,326
7	BULDHANA	MAHARASHTRA	8,61,770
8	CHANDRAPUR	MAHARASHTRA	6,52,163
9	DHULE	MAHARASHTRA	7,95,440
10	GADCHIROLI	MAHARASHTRA	3,03,987
11	GONDIA	MAHARASHTRA	5,24,728
12	HINGOLI	MAHARASHTRA	5,61,812
13	JALGAON	MAHARASHTRA	13,57,187
14	JALNA	MAHARASHTRA	7,95,008
15	KOLHAPUR	MAHARASHTRA	12,35,395
16	LATUR	MAHARASHTRA	8,95,565
17	MUMBAI	MAHARASHTRA	6,63,358
18	MUMBAI SUBURBAN	MAHARASHTRA	7,33,067
19	NAGPUR	MAHARASHTRA	12,08,079
20	NANDED	MAHARASHTRA	14,14,611
21	NANDURBAR	MAHARASHTRA	6,06,214
22	NASHIK	MAHARASHTRA	20,97,729
23	OSMANABAD	MAHARASHTRA	6,95,213
24	PALGHAR	MAHARASHTRA	9,35,579
25	PARBHANI	MAHARASHTRA	8,29,073
26	PUNE	MAHARASHTRA	17,11,089
27	RAIGAD	MAHARASHTRA	5,19,189
28	RATNAGIRI	MAHARASHTRA	3,98,000
29	SANGLI	MAHARASHTRA	7,85,872
30	SATARA	MAHARASHTRA	7,99,823
31	SINDHUDURG	MAHARASHTRA	2,18,355
32	SOLAPUR	MAHARASHTRA	15,64,715
33	THANE	MAHARASHTRA	12,14,482
34	WARDHA	MAHARASHTRA	3,47,371
35	WASHIM	MAHARASHTRA	3,88,283
36	YAVATMAL	MAHARASHTRA	10,82,761
37	Ariyalur	TAMIL NADU	80,556
38	CHENNAI	TAMIL NADU	8,23,644
39	COIMBATORE	TAMIL NADU	7,54,224
40	CUDDALORE	TAMIL NADU	4,10,177
41	DHARMAPURI	TAMIL NADU	2,84,651
42	DINDIGUL	TAMIL NADU	4,03,752
43	ERODE	TAMIL NADU	5,10,796

44	KANCHIPURAM	TAMIL NADU	5,82,029
45	KANNIYAKUMARI	TAMIL NADU	3,92,710
46	KARUR	TAMIL NADU	2,32,172
47	KRISHNAGIRI	TAMIL NADU	3,12,125
48	MADURAI	TAMIL NADU	5,19,132
49	NAGAPATTINAM	TAMIL NADU	2,80,439
50	NAMAKKAL	TAMIL NADU	3,95,871
51	PERAMBALUR	TAMIL NADU	93,726
52	PUDUKKOTTAI	TAMIL NADU	2,67,611
53	RAMANATHAPURAM	TAMIL NADU	2,31,262
54	SALEM	TAMIL NADU	8,47,222
55	SIVAGANGA	TAMIL NADU	2,50,695
56	THANJAVUR	TAMIL NADU	4,16,496
57	THE NILGIRIS	TAMIL NADU	1,32,530
58	THENI	TAMIL NADU	2,35,955
59	THIRUVALLUR	TAMIL NADU	5,51,420
60	THIRUVARUR	TAMIL NADU	2,27,856
61	TIRUCHIRAPPALLI	TAMIL NADU	4,62,653
62	TIRUNELVELI	TAMIL NADU	5,48,071
63	TIRUPPUR	TAMIL NADU	5,14,070
64	TIRUVANNAMALAI	TAMIL NADU	3,88,912
65	TUTICORIN	TAMIL NADU	2,49,799
66	VELLORE	TAMIL NADU	8,01,109
67	VILLUPURAM	TAMIL NADU	6,29,608
68	VIRUDHUNAGAR	TAMIL NADU	3,64,028
Total			4,53,30,785

Source: Banks