

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION No. 3120

ANSWERED ON MONDAY, MARCH 20, 2023/ PHALGUNA 29, 1944 (SAKA)

Jan Dhan Accounts

3120. SHRI SANJAY SETH

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government have fixed any minimum amount to be kept in Jan Dhan accounts and if so, the details thereof;
- (b) whether the Government have made any change in the premium charges for insurance through bank accounts and if so, the details thereof;
- (c) the present status of Jharkhand regarding insurance of bank account holders and the number of people provided insurance amount so far in Jharkhand after the death of insurance holders in accident; and
- (d) the number of such pending cases in Jharkhand at present?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR BHAGWAT KARAD)

- (a) There is no requirement of maintaining minimum balance in Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts.
- (b) The premium rates per annum per subscriber have been revised from Rs. 330/- to Rs. 436/- for Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and from Rs. 12/- to Rs 20/- for Pradhan Mantri Suraksha Bima Yojana (PMSBY) w.e.f 01.06.2022.
- (c) and (d) The present status under PMJJBY and PMSBY in Jharkhand is as under (as on 01.03.2023):

Scheme	Active Enrolments	No. of Claims Paid	No of Claims Outstanding
PMJJBY	29,57,839	6,725	132
PMSBY	72,39,448	870	35

Source: Banks/Insurance Companies
