

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION No. 4342
ANSWERED ON MONDAY, MARCH 27, 2023/ CHAITRA 6, 1945 (SAKA)
PMJDY in Rajasthan

4342. SHRIMATI JASKAUR MEENA

Will the Minister of FINANCE be pleased to state:

- (a) the salient features of the Pradhan Mantri Jan-Dhan Yojana (PMJDY);
- (b) the number and details of the beneficiaries of this scheme registered in Banks in Rajasthan till date;
- (c) the number of RUPAY cards issued under this scheme to the beneficiaries particularly women in Rajasthan till date;
- (d) the details of the response received for the scheme in the country;
- (e) whether the Government has accorded highest priority to bring banking services to the last man of the society; and
- (f) if so, the steps being taken by the Government to link remote areas with Banking/Digital Banking services?

Answer

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

(a) to (d) Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched in August 2014, with the aim to provide universal banking services for every unbanked household, based on the guiding principles of banking the unbanked, securing the unsecured, funding the unfunded (access to credit). In order to provide impetus to financial inclusion initiatives of the Government, PMJDY was extended beyond 14.08.2018. Under PMJDY, following facilities are available:

- i. A bank account for unbanked persons without requirement of maintaining minimum balance;
- ii. RuPay debit card with inbuilt accident insurance cover of Rs. 2 lakh. (For PMJDY accounts opened on or before 28.08.2018, inbuilt accident insurance cover is of Rs.1 lakh).
- iii. Eligible PMJDY account holders can avail overdraft facility up to Rs.10,000.

The progress under PMJDY as on 08.03.2023 is as under:

In crore

Particular	Total PMJDY Accounts	PMJDY Accounts (Female)	Accounts opened in rural/semi-urban areas	Number of RuPay Debit Cards issued
Country	48.36	26.87	32.25	32.8
Rajasthan	3.31	1.93	2.17	2.47

Source: Banks

(e) and (f) Based on the data uploaded by banks on Jan Dhan Darshak App, the details of banking infrastructure in the Country and Rajasthan are as under:

Particular	Branches	ATMs	BCs	IPPBs	% of villages covered with Banking Outlets within a radius of 5 km
Country	1,68,955	2,11,311	6,09,684	1,40,532	99.52%
Rajasthan	8,872	9,028	39,577	9,281	99.62%

RBI has advised Financial Literacy Centres (FLCs) and rural branches of banks to conduct outdoor financial literacy camps for customers in collaboration with ground level stakeholders at the District/ panchayat / village level for different target groups viz. farmers, small entrepreneurs, Self Help Groups, senior citizens etc. Banks organise camps to create awareness about the banking habits including the benefits of keeping the account active / operative. Further, a strong network of about 6.09 lakh Business Correspondents (BCs), representing the last mile connect in the Banking Services delivery system is also creating awareness while facilitating transactions in the rural areas, because of their familiarity with Local/Rural population.
